

# Mobile Deposit

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You can deposit checks anytime, anywhere with Mobile Deposit.

## How it Works

- Sign your check and add “For Mobile Deposit Only” below your signature.
- Log into your SFB Mobile app.
- From the main menu select Deposits and then New Deposit.
- Select a checking account for your deposit.
- Enter the deposit amount.
- Take a picture of the front and back of your check.
- Confirm deposit.

## Requirements

Customers who wish to use Mobile Deposit will need to enroll by submitting a Mobile Deposit Application. Customers must be enrolled in Mobile Banking, using the downloadable app, and have an Apple or Google Android smartphone or tablet device with a working camera.

## Frequently Asked Questions

### Which accounts can I make deposits to?

Mobile deposits can be made to personal checking accounts only. Business accounts and savings accounts are not eligible.

### What types of checks can I deposit?

We can accept checks payable to you, drawn on a U.S. bank. We cannot accept checks payable to others or made payable to a business, travelers cheques, money orders, foreign checks, substitute checks, returned checks, post-dated or stale-dated checks (more than 6 months old).

### When will the deposit be in my account?

Deposits made Monday – Friday by 4:00 p.m. Central Standard Time will be deposited to your account later the same day. Deposits made after 4:00 p.m. or on a non-business day will be deposited the next business day.

### When will my deposit be available?

Your funds will be available within the next two business days according to our Funds Availability Policy (all deposits are subject to verification and can be adjusted upon review).

### What should I do with the paper check?

You should keep your paper check until the funds are posted to your account.

### Are there fees to use Mobile Deposit?

Yes, one free Mobile Deposit per statement cycle, then \$0.99 per deposit. The fee will be deducted at the time of the deposit.