

Mobile Deposit

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.

**STERLING FEDERAL BANK
MOBILE DEPOSIT APPLICATION**

Deposit Checks: 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).

Limits: To be eligible, you must be a Sterling Federal Bank Retail Online Banking customer with direct ownership in a checking account and have no more than two returned deposited items in the past three months. One free Mobile Deposit per statement cycle, then \$0.99 per deposit. There is a \$1,500 maximum in deposits per day and a \$1,500 maximum per individual check limit.

Endorsement: Endorse the check and add "For Mobile Deposit Only" below your signature.

Availability: Deposits made before 4:00 p.m. CST on a business day that we are open will be considered to have been deposited on that day. (Saturday, Sunday & Federal Holidays are not considered to be business days.) Deposits made after 4:00 p.m. CST or on a day we are not open will be considered to have been deposited on the next business day we are open. Funds will usually be available within the next two business days according to our Funds Availability Policy. **Please note:** All deposits are subject to verification and can be adjusted upon review. Please keep your paper check until the funds are posted to your account.

The Bank makes no warranties that the Mobile Deposit Service will be error free, secure, and uninterrupted. You agree that the use of the Mobile Deposit Service is at your own risk and on an "as is" basis.

We reserve the right to deny access to the use of our Mobile Deposit Service without prior notice if it is unable to confirm your authority to access the Mobile Deposit Service or we believe such action is necessary for security reasons.

Name	Social Security No.
Signature	
User ID	Date

OFFICE USE ONLY	
*Limit Exception:	Maximum deposit per day \$ _____ Maximum per individual check limit exception \$ _____

Officer Approval	CSR Initials
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STERLING FEDERAL BANK MOBILE DEPOSIT TERMS & CONDITIONS

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Tips:

- Before logging into the Mobile Deposit app, close all other apps running in the background on your mobile phone.
- Sign/Endorse the back of your check and label it "For Mobile Deposit Only."
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking your photos.
- Place the check on solid dark background before taking the photo of it.
- Keep the check within the view finder on the camera screen when capturing your photos. Try not to get too much of the areas surrounding the check.
- Take the photos of your check in a well-lit area.
- Keep your phone flat and steady above the check when taking your photos.
- Hold the camera as square to the check as possible to reduce corner-to-corner skew.
- Make sure that the entire check image is visible and in focus before submitting your deposit.
- No shadows across the check and check is not blurry.
- All four corners are visible.
- The MICR line (numbers on the bottom of your check) is readable.