

MOBILE DEPOSIT FREQUENTLY ASKED QUESTIONS

1. What is Mobile Deposit?

Mobile Deposit is a new feature of mobile banking. Using Mobile Deposit, you can deposit a check into your checking account using your mobile phone without going to a branch office.

2. What equipment do I need to make a Mobile Deposit?

You must be an Online Banking customer and have the Premier Community Bank mobile app installed on your Android or Apple smartphone. You cannot deposit checks from a computer.

3. Are there any deposit limits with Mobile Deposit?

Yes. The Maximum per check is \$2500 and the maximum deposit per day amount is \$5000.

4. When can you make deposits?

Deposits can be made at any time of the day or night. Deposits made Monday through Friday before 6 p.m. CST will appear in your transaction history the next business day.

5. When will the funds be available to me?

The first \$200 of a Mobile Deposit made before 6 p.m. CST will be available the next business day. The remainder of the deposit will be available on the second business day.

6. When will I see the Mobile Deposit credited to my account?

The deposit will appear in your checking account transaction history the next business day.

7. Will I be able to see the deposited check online?

The images of the checks you deposit are stored within the app on your cell phone but can't be seen in online banking. If you want to review a check deposited with Mobile Deposit, you can do so within the Premier Community Bank app. Checks deposited using Mobile Deposit will appear in your online banking transaction history with the description "Mobile Deposit". As a reminder, the deposit will not appear in your transaction history until the next business day.

8. What can you deposit?

Please only deposit checks made payable directly to you. We are unable to accept Money Orders, International Checks, Traveler's Checks, Counter Checks, Savings Bonds or Third Party Checks through Mobile Deposit.

9. What accounts are eligible for Mobile Deposit?

Most deposit accounts (checking, savings, money market) are eligible for Mobile Deposit.

10. Are there fees?

There are no fees from Premier Community Bank to make a deposit using Mobile Deposit.

11. How should the checks be endorsed?

Personal Accounts: Checks should be endorsed with your signature and “For Mobile Deposit Only”.

Business Accounts: Business Name and “For Mobile Deposit Only”

12. What do I do with the original check?

You should keep the original check until you see the deposit on your monthly statement. Once the check appears on your statement, you should destroy the original check.

13. What if the check image I photographed is bad?

The system will automatically review the check image for issues such as blurry text, cut-off images and missing information. You may be prompted to retake the photo before your deposit will be processed. If you are unable to photograph a clear image, you can also make the deposit at the nearest Premier Community Bank location or by mailing your deposit to Premier Community Bank for processing.

14. Will I be notified if my mobile deposit is rejected?

Each Branch office is notified of rejected mobile items. The Branch Manager or their designee, will reach out to let you know about rejected items.