

## Mobile Deposit Capture:

### Frequently Asked Questions

**Q. What is Mobile Deposit?** A. Mobile Deposit is a convenient deposit service that allows you to use Guaranty State Online Banking along with a scanner (Home Deposit) or mobile device (Mobile Deposit) to make check deposits from your home, office or any location with secure Internet access.

**Q. What are the benefits of using Mobile Deposit?** A. Mobile Deposit Capture offers you the convenience of making deposits on your time schedule and in the comfort of your own home, office or even on the go. You no longer have to drive to one of our locations and wait in line to deposit checks saving you both time and money.

**Q. What are the fees for this service?** A. There is no fee! Save yourself the postage and the gas!

**Q. How does Mobile Deposit work?** A. Mobile Deposit enables you to deposit checks from your home or office using a scanner-equipped computer and the Guaranty State FXD website, or by using the Guaranty State Mobile application in conjunction with your smartphone's camera. No software or special equipment is required. The program works with common flatbed or all-in-one style scanners. If using a home scanner, please notify us first at [customerservice@guarantystate.com](mailto:customerservice@guarantystate.com) or call 785-738-3501 or 888-738-8000 so we can provide you the link to access this feature.

**Q. Should I endorse my check differently for Mobile Deposit?** A. Yes, it is highly recommended that you endorse your check with the following: **Your signature, the account number and the words "For Mobile Deposit Only GSB&T"**. Your deposit could be declined by Guaranty State Bank & Trust Company without this proper endorsement.

**Q. When are Mobile Deposit items processed?** A. Mobile deposits received and approved before 2:00 P.M. CST Monday - Friday will be available on the next business day. Mobile Deposits received and approved after 2:00 P.M. CST will be available on the second business day. The Guaranty State Bank & Trust Company reserves the right to delay the availability of mobile deposits.

**Q. Do I need to sign an agreement before I can start using Mobile Deposit service?** A. You do not need to sign an agreement, but you must agree to the Terms and Conditions for Mobile Deposit included in the Online Banking agreement.

**Q. Can I scan a check right away?** A. Yes, immediately after you access Mobile Deposit for the first time. However, access will be delayed for thirty business days for customers that opened a new checking account.

**Q. How do I log into Mobile Deposit?** A. You are "logged in" as soon as you log in to Guaranty State Mobile. When you gain access, select the upper left menu bars and there you will find Check Deposit. Simply click on Check Deposit tab to get started.

**Q. What types of accounts can I scan deposits into?** A. You can only scan checks into your checking or savings accounts.

**Q. Can I still bring check deposits into a branch office? A.** Yes. Whether you are registered for Mobile Deposit online service or not, you can still make deposits by whatever method is most convenient for you.

**Q. What email address will I see when I receive communications about Mobile Deposit? A.** The sending email address will be: *customerservice@guarantystate.com*. For some customers, these emails may be filtered into "Junk Mail" or "SPAM" folders, so be sure to check those folders periodically.

**Q. What types of checks can I scan into Mobile Deposit? A.** Single-party domestic checks made payable to the owner(s) of your Guaranty State Bank & Trust Company account.

**IMPORTANT NOTE:** These items **CANNOT** be used with Mobile Deposit. Some of these items may be accepted in our branch offices:

- Third-party checks or any item that is payable to any person or entity other than an owner of the account to which the item is to be deposited.
- Travelers checks, savings bonds, money bonds or postal money orders
- Checks that need a verification or authorization number (ex: tax checks, COM checks, etc.)
- Items stamped "non-negotiable"
- Incomplete checks
- Stale-dated checks (more than 6 months old)
- Post-dated checks (dated for a future day)
- Any checks that appear to be altered, forged or fraudulent
- Checks purporting to be a lottery or prize winning
- Checks previously submitted for deposit
- Items that are not drawn on financial institutions located outside the United States (including the District of Columbia)
- Items that are not payable in U.S. dollars

**Q. How many checks can be included in one deposit? A.** Only one check can be submitted at a time with Mobile Deposit.

**Q. Is there a dollar limit of how much I can deposit in a day? A.** Yes, The current daily total dollar limit is \$10,000.00 per business day for banking customers. In addition, there is a daily payment limit of \$5,000.00 per check. There is no daily statement cycle limit on the number of items, as long as the respective dollar limits are not exceeded. Daily deposit limits may vary for users but must be approved by management and residing loan officer if applicable.

**Q. Can multiple deposits be submitted during one day? A.** Yes. You can even have several scanning sessions per day. However, there may be a business day hold placed on all the items deposited that day. If you have any questions about daily limits, please contact us at *customerservice@guarantystate.com* or call 785-738-3501 or 888-738-8000.

**Q. Will holds be placed on checks submitted through Mobile Deposit? A.** They may be. All deposits are subject to policies outlined in the Terms and Conditions of the Mobile Deposit Capture Agreement.

**Q. Can I expect that all checks will scan correctly? A.** No. Variations in check sizes, colors and designs can impact the readability of a check. The scanned check images may be too dark after they are converted to black and white by the service. You may have to make black and white photocopies of the

front and back of your check and scan the copies into Remote Deposit. It is for this reason we suggest that you keep the checks you mobile deposited for 90 days.

**Q. What should I do with a check once it has been scanned successfully? A.** Store it in a secure location for at least 90 days, and then destroy it (preferably with a shredding machine).

**Q. I mobile deposited a check in the morning and got an overdraft fee that day. A.** Charges for insufficient items are posted the following day the overdraft occurred. If a scanned deposit was included in a batch for a posting time after the debit transaction was presented, the deposit was not yet available to pay the debit transaction, which could result in an overdraft. Debit transactions (debit card, checks, or ACH charges) should not be authorized prior to when you have funds available in your checking account.

**Q. I mobile deposited a check, and then I received an email instructing me to deposit my check at the nearest branch office. A.** The scanned check might have been outside the criteria for your account. There can be various reasons for this, but it could be due to the check simply being illegible. Therefore, the check should be deposited at one of our branches. If you have any questions or concerns, contact us at [customerservice@guarantystate.com](mailto:customerservice@guarantystate.com) or call 785-738-3501 or 888-738-8000.

**Q. The amount I entered for a deposit is different from the amount I got credit for. A.** After reviewing the deposited item, it was determined that the amount entered was different from the legal (written) amount on the check. If you have a question, contact us at [customerservice@guarantystate.com](mailto:customerservice@guarantystate.com) or call 785-738-3501 or 888-738-8000 during regular business hours.

**Q. When I capture a picture of a particular check, I can see the check image, but the written information is blank. A.** Some ink colors are too light for cameras to read. This may also be the result of the check having been written with a gel pen. In Mobile Deposit, the image will be rejected immediately and will not be processed. **Please endorse checks using black ink. Checks written in colors other than black or blue ink may not capture properly.**

The basic equipment specifications for using the Mobile Deposit service are:

- Guaranty State Mobile app
- Android, iPad or iPhone OS
- Smartphone with secure internet access
- Integrated camera