

Itasca Bank Mobile Deposit FAQ

We have collected answers to the most frequently asked questions for you to refer to. But if you do not find what you are looking for here, or need additional information, do not hesitate to contact us or give us a call at 630-773-0350 and speak to a Customer Service Representative.

What is the Itasca Bank Mobile Deposit Service?

The Itasca Bank Mobile Deposit Service, available through our Itasca Bank Mobile Banking Application, allows you to deposit a check directly into your eligible personal or business Itasca Bank checking, savings or money market accounts by taking a picture of a check using your mobile device. Your deposit is safe and you can save time with fewer trips to either Itasca Bank or an ATM. Save money on stamps by not mailing your deposit.

Do I need to be an Itasca Bank Mobile Banking customer to use the Itasca Bank Mobile Deposit Service?

Yes, and downloading the Mobile Banking App is convenient and simple. For your tablet, iPhone® and Android™ smart phones, you can simply search for “Itasca Bank and Trust” in the iTunes® store or Google Play store, then download the App. Please log into the app using your Online Banking credentials.

If you are already an Online Banking customer:

Consumers: You may self-enroll for Mobile Banking. Log into your online banking account and click on "Mobile Banking" and then follow the prompts. You will receive a series of text messages. Once you respond, your service will be activated.

Businesses: You can enable Mobile Banking for yourself or other users at any time. For instructions on how to do that, go to our “Home” page and click on **Resources, Banking on the Go** then **Business Mobile Banking**.

If you are new to signing up for Online Banking:

Consumers: You can find an application for Online Banking on the homepage of the website. After you apply for Online Banking, you will receive an email with a temporary password. You then can self-enroll for Mobile Banking.

Businesses: After you apply for Online Banking, you will receive an email with a temporary

password. You can enable Mobile Banking for yourself or other users at any time. For instructions on how to do that, go to our “Home” page and click on **Resources, Banking on the Go** then **Business Mobile Banking**.

When can I start using the Itasca Bank Mobile Deposit Service?

Once you’re enabled for Mobile Banking, the “Deposit” service will be available to you. Please review the ***ITASCA BANK & TRUST CO. MOBILE DEPOSIT USER ADDENDUM*** on our website prior to your first use of the Service. You agree to and consent to the Terms and Conditions when you begin using our Itasca Bank Mobile Deposit Service.

How do business customers give access to their employees to the Itasca Bank Mobile Deposit service?

The Online Banking Supervisor for the business needs to go into Mobile Banking and give each person the ability to deposit (they will choose “View” and then “Save”). This applies as well when there is only a single user/ Supervisor for a business.

Also, when giving access to Mobile Deposit, the Supervisor needs to indicate which accounts the employee is going to be allowed to deposit into, and then those are the only accounts that will show on the mobile deposit account selection screen.

Can I make a mobile deposit into any account at the Bank?

Mobile deposits can be made into checking, savings and money market accounts.

Are all types of checks eligible for this service?

Checks must be issued by a U.S. bank in U.S. dollars. You may use the Itasca Bank Mobile Deposit Service to deposit original paper checks that are made payable to the name of the account holder.

Listed below are some checks that are not eligible for this service:

- Items that are not made payable to and endorsed by you.
- Checks containing an alteration on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- Checks payable jointly, unless deposited into an account in the name of all payees.
- Checks previously converted to a substitute check, as defined in Reg. CC.
- Checks drawn on a financial institution located outside the United States.
- Checks that are remotely created checks, as defined in Reg. CC.
- Checks not payable in United States currency.
- Checks dated more than six months prior to the date of deposit.

- Checks or items prohibited by the Bank's current procedures relating to the Services or which are otherwise not acceptable under the terms of your account.
- Checks with any endorsement on the back other than that specified in this Addendum.
- Checks that have previously been submitted through the Service or through a remote deposit capture service offered at any other financial institution.
- Checks that have previously been deposited or negotiated in any way via any method at Itasca Bank & Trust Co. or any other financial institution.

How do I endorse the check for mobile deposit?

Endorse the check with your signature (or endorsement stamp) and write “For Mobile Deposit Only, Itasca Bank” below the signature. If the check is not endorsed correctly, the Bank will have to reject it and you will need to find another way to complete your deposit. Please note that if you subsequently need to deposit the physical check due to the mobile transaction not processing, you may have difficulty at another financial institution refusing to accept the item for deposit.

Is the service available 24/7?

The Mobile Deposit Service can be used 24 hours a day, seven days a week. Deposits made via Mobile Deposit before 4:00 PM Central Time are considered deposited on the current business day. Deposits made after 4:00 PM Central Time will be considered deposited the next business day. A business day is Monday through Friday, excluding Federal holidays and as otherwise posted in our branches or at itascabank.com.

How do I use the Itasca Bank Mobile Deposit Service?

- Sign in to Mobile Banking.
- Choose the Deposit Option in the menu.
- Click on Deposit Check.
- Choose an account, if you have multiple accounts.
- Enter the amount of your check.
- You will be prompted to take a picture/capture the front of your check. Make sure your check is clearly visible and include all four corners of the check. Take a picture of your check.
- Repeat the process to capture the back of your check.
- Please confirm your deposit details and if everything is correct, click “Submit” to deposit your check.
- If there was a problem with your deposit/image, you will see the message “Deposit Failed” and you will need to attempt your deposit again.
- If your deposit did not have any image issues, you will see the result “Deposit Sent Successfully”.

How long does it take to submit a check deposit?

A check deposit only takes a few minutes and you will know immediately if your check was submitted successfully. A successful submission does not guarantee deposit. Pending deposits made with ineligible checks may be rejected during the Review process. You should not assume that your deposit will credit to your account until you see that your deposit shows under the transaction detail in Mobile Banking.

Is there a check limit or daily limit on how much I can deposit using this service?

There is a per item dollar limit of \$3,000.

During a rolling 30 day period, there is a dollar limit of \$10,000 and a maximum number of 10 deposits allowed.

If you exceed this limit, you will receive an error message related to the limit exceeded.

May I make multiple check deposits in the same session?

You can only submit one check deposit at a time and each check is considered a separate deposit. However, you can make multiple deposits in a single mobile session, but the total deposit amount cannot exceed the monthly deposit limit (\$10,000) or monthly number of deposit limit (10).

How will I know if my check has been received and credited?

When you submit your Mobile Deposit, it will remain in a pending status until it's been reviewed and accepted. Once your deposit has been reviewed and accepted, it will credit to your account and will appear under the account's transaction history in Mobile Banking as "Mobile Deposit".

What do I do with my check after it has been credited to my account?

- After completing the mobile deposit, mark the check in some fashion (e.g. such as "Mobile Deposit + the date of deposit"), immediately after you verify that the check has credited to your account. Regularly review your deposit transactions online or on the "Accounts" transaction history of your mobile phone to determine when the check has credited to your account.
- If your deposit cannot be credited for some reason, Itasca Bank may ask you to deposit the physical check.
- Securely **retain** your checks for **30 days** after the checks are credited to your account and then securely **destroy** the checks that were deposited using Itasca Bank Mobile Deposit.

How will I know if there's a problem with my deposit?

You may receive an error message on your device at the time of your deposit, or you may receive an email after Itasca Bank has reviewed the deposit. After your account is credited, if a check is being returned, you will receive a notice via U.S. mail.

What if I entered the wrong amount on the mobile deposit screen? Will the Bank adjust my account for the difference?

No, if there is an error made in entering the amount, the deposit will appear to go through to the customer; however, the Bank will not be able to process it and it will show as a credit and a returned check on their account. The customer will need to deposit it by some other means (e.g. at a branch, via U.S. mail, etc.).

Is there a charge for the Itasca Bank Mobile Deposit Service?

There is no charge for using the Itasca Bank Mobile Deposit Service. But check with your wireless provider about carrier, text, and internet fees that may apply.

How do I view my mobile deposit image history and how long is the history available for viewing?

Deposit History is available in the Mobile App under the Deposit function. You will be able to view the images of the checks you deposited during the last 30 days.

What steps have been taken for security?

In addition to login ID and password, we use multiple security layers, including advanced encryption.

For your added security, passwords and actual check deposit records or images are not stored on your mobile device. Additional ways to ensure security:

- Protect your tablet/phone password.
- Don't keep your password in a location accessible to others.
- Don't allow others to perform transactions for you.
- Periodically change your password by logging in to itascabank.com.
- Notify us if password security has been breached.
- Review your statements promptly and report any problems.
- Store your original checks in a safe place after depositing.
- Endorse the back of each check.
- Securely destroy each original check 30 days after it is credited to your account.

Who do I call for help?

Please call us at (630) 773-0350 if you have questions or need additional assistance or visit any one of our convenient locations. If you're having technical issues with your phone, if you have questions about mobile data access or data charges on your phone bill, please contact the customer service department of your mobile service provider.

The following tips may improve the image quality of your checks:

- Ensure you have a strong wireless internet connection.
- The front image/picture, including the signature, is clear.
- The back image/picture, including the endorsement, is clear.
- All four corners of the check are showing.
- The amount of the check is clear and legible.
- The lighting is strong enough to see the check details.
- Your check is placed on a dark background.
- The picture is taken from directly above the check.
- System will not accept deposit/image: If this occurs, you should deposit the check by mail or at Itasca Bank & Trust Co.

Some common reasons for an Error Message or Deposit Failed Message are:

Error Message	Recommendation
“Please retake photo. Hold camera steady, use good lighting, ensure four check corners are visible.”	Hold the camera steady and ensure all four corners are visible.
“Cannot read data on bottom of check, rotate check and please retake photo.”	Hold the camera steady and ensure all four corners are visible.
“Check was previously submitted for deposit. Unable to process this check. ”	We cannot accept it again. It is important not to attempt to deposit the same check again, whether through your mobile phone, through the mail, at either of our Itasca Bank branches or any other bank. You may want to write “Mobile Deposit” on the check, after it has credited to your account.
“Could not find endorsement. Endorse back of check and retake photo. ”	Make sure check is endorsed correctly and retake the photo.
“Ineligible check.”	If this occurs, you should deposit the check by mail or at Itasca Bank.
“Exceeded Item Deposit Limit.”	If this occurs, you should deposit the check by mail or at Itasca Bank.
“Exceeded Monthly Deposit Limit.”	If this occurs, you should deposit the check by mail, at Itasca Bank or wait until the following business day when the limits reset.

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