

Mobile Deposit FAQ

Are there any fees associated with Mobile Deposit?

No.

Are there limits to the number of items and the dollar amount of items I can deposit?

Yes. There is a limit of ten items per business day, and a daily deposit limit of \$5,000.00. There is also a \$50,000.00 rolling 30 day limit.

What Items can be deposited?

Checks made payable to the account owner or joint owners that have been properly endorsed by all payees and has "For Deposit Only" written below the signature(s).

What Items cannot be deposited?

No foreign checks No 3rd party checks
No Bonds No returned or re-deposited items
No rebate checks

Can I deposit Money orders?

Yes, but Money orders other than Western Union may not be able to be imaged. If this is the case the item would need to be deposited at one of our Banking Centers.

What is the deposit cutoff time?

If you make a deposit before 3:00 pm EST on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3:00 pm EST or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

What type of account can I enroll into Mobile Deposit?

All checking and savings accounts except Fresh Start Checking are eligible for Mobile Deposit.

Can I enroll more than one account?

Yes. To enroll additional accounts; after you enroll into Mobile Deposit through the Mobile App, you will need to contact the Bookkeeping department at 765-793-2237 or toll free at 888-801-8112. You can't however split one deposited item into multiple accounts, each item is required to be deposited into one account.

Do messaging and data rates apply?

Message and data rates may apply. Please check with your communications service provider for access rates, texting charges, and other applicable fees.