

Mobile Deposit FAQ

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What is e Mobile Deposit?

DRAKE's Mobile Deposit is a way to electronically deposit checks into your DRAKE deposit account(s) from your iPhone®, iPod touch®, iPad® or Android™ device using DRAKE's Mobile Banking app.

What items can be deposited via a Mobile Deposit service?

Only complete, unaltered checks in U.S. currency drawn on a financial institution in the U.S. and made payable to the account owner(s) that have been properly endorsed with "For Mobile Deposit only" and the payee's signature(s) and dated less than six months from the deposit date can be deposited.

What items cannot be deposited through our a Mobile Deposit service?

- Checks or items payable to any person or entity other than you, or to you and another party.
- Checks or items containing alteration to any of the fields on the front of the check or item (including the MICR line), or which you know or suspect are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn.
- Checks or items previously converted to a substitute check, as defined in Regulation CC.
- Checks or items drawn on a financial institution located outside the United States.
- Checks or items that are remotely created checks, as defined in Regulation CC.
- Checks or items not payable in United States currency.
- Checks or items issued by a U.S. federal agency, including U.S. Treasury Tax Refund Checks
- Cashier's Checks, Money Orders, Savings Bonds or Traveler's Checks

Are a Mobile Banking and a Mobile Deposit secure?

Yes, our mobile banking and mobile deposit services utilize best practices from online banking, such as HTTPS, 128-bit multi-layer encryption, password or multi-factor authentication access, and application time-out when your phone is not in use. In addition, no account data is ever stored on your phone and if your phone is lost or stolen, access to your accounts can be disabled by calling Customer Service at 651-224-5000.

We also recommend that you follow these mobile banking security tips:

- Lock your device with a password or PIN when it is not in use.
- Use strong account passwords with at least one number and capitalized letter. Do not use your name, birth date or other easily identifiable personal information.
- Do not store personal information including your User IDs and passwords on your phone or send them via email or text messages which could be intercepted.
- Only download applications from trusted sources. Make sure to download updates regularly, as updates often fix security flaws.
- Do not enter personal information unless there is an “s” after http, which indicates the site is secure. Also look for security symbols like the lock icon.
- Do not bank or shop online when using unsecured, public Wi-Fi access.
- Do not click on any links in emails claiming to be from DRAKE. Instead go to the Bank website directly and log in.
- Always log off completely after using Mobile Banking.

What are the qualifications for a Mobile Deposit?

In order to be eligible to use a Mobile Deposit you must meet the following criteria:

- A customer of DRAKE for a minimum of 30 days with a checking or savings account
- DRAKE Online Banking and a Mobile Banking customer
- Agree to the terms of the Mobile Deposit Agreement prior to first use of the Mobile Deposit service.

NOTE: If you breach any of the terms of your a Mobile Deposit Agreement, you use the Services for any unauthorized or illegal purposes, or you use the Services in a manner inconsistent with the terms of your account agreement or any other agreement with us, your access to our a Mobile Deposit service will be terminated.

What are the technical requirements to use a Mobile Deposit?

- Apple iOS devices:
 - Compatible with iPhone 3GS, iPhone 4, iPhone 4S, iPhone 5, iPod touch (3rd generation), iPod touch (4th generation), iPod touch (5th generation) and iPad.
 - iOS 5.0 or greater operating system
 - Working camera
 - Note: This app is optimized for iPhone 5 so it will appear small on an iPad.
- Android devices:
 - Version 2.2 or greater operating system
 - Camera-enabled device
- Internet access from your device
- Appropriate (iOS or Android) DRAKE Mobile Banking app downloaded to your device.

What does it cost to use a Mobile Deposit?

Mobile Deposit is free at this time. We will notify you at least 60 days prior to if that ever changes.

Are there limits to how much I can deposit using a Mobile Deposit?

Yes. Daily count is 5 checks with a daily limit of \$2,500.00. Monthly count is 10 with a limit of \$5,000.00

Is a Mobile Deposit for consumers or businesses?

This service is available to qualified consumers only; checks are deposited one at a time so it may not be the right fit for an organization that needs to deposit many checks on a frequent basis. If you are a business banking customer, please contact a banker to discuss Remote Deposit Capture to determine which service(s) are right for your needs.

How do I access a Mobile Deposit?

- Download the DRAKE Mobile Banking iPhone® or iPad app from the iTunes® App Store, or our Android™ app from the Google Play™ Store app to your smartphone.
- Login to the DRAKE Mobile Banking app with your Nettleer online banking credentials.
- Select the “Deposit” option from the Main Menu.
- Acknowledge the Mobile Deposit Agreement, if you are prompted to do so.
- If you see the “Deposit Checks” or “Deposit or Review Checks” option, you have already been setup with access for the Mobile Deposit service and you can follow the prompts on your phone to set your account information and take pictures of the check.

What is the cutoff time to make a mobile deposit? When will the funds be made available?

Checks deposited via a Mobile Deposit by 5:00 p.m. Central Time on a business day (generally Monday through Friday, except Federal holidays) will be considered deposited on that business day and subject to the Funds Availability Disclosure provided to you during account opening. Otherwise, we will consider that the deposit was made on the next business day we are open. Funds deposited using a Mobile Deposit will generally be made available on the first business day after the day of deposit. However, in some cases, funds may take longer before they are available for your use (up to several business days). Our standard check holds apply. Please refer to *our Funds Availability Disclosure* that you received at account opening for more details.

How should I endorse a check for a Mobile Deposit?

You should restrictively endorse checks transmitted through Mobile Deposit as follows:

[Payee signature(s)] For Mobile Deposit only

If the check is made payable to you and another payee, then the check must:

- include the restrictive endorsement noted above,
- be endorsed by both payees, and be deposited into a joint account owned by both payees

Tips for taking good check photos

Taking high quality photos of the check is the best way to make a Mobile Deposit quick and easy. Here are some hints to keep in mind:

- Place the check in a well-lit area on a dark, non-reflective background
- Ensure that only the check is visible in the view screen – no other objects or edges
- The check needs to be entirely in the frame
- Focus is important. Shaky hands or being too close can make the object blurry.

What should I do with my check after I have submitted a mobile deposit?

Upon your receipt of a confirmation from DRAKE that we have received an image that you have transmitted, mark the front of the original check as “Electronically Presented” or “VOID”. Retain the check for a minimum of 7 calendar days but no more than 15 calendar days from the date you sent the mobile deposit. After 15 days and having confirmed that the deposit was credited to your account, destroy the check that you transmitted. During the time you retain the check, properly secure and handle the check.

What happens if a check I deposit via the a Mobile Deposit service is returned?

If an original check deposited through a Mobile Deposit is dishonored, rejected or otherwise returned unpaid for any reason, you will receive an image, reproduction or substitute of the original check and we will charge the deposit amount back to your account. As with any returned item, you will be responsible for reimbursing us for all loss, cost, damage or expense caused by or relating to the processing of the returned item. You are prohibited from attempting to deposit or otherwise negotiate an original check through Mobile Deposit if it has been charged back to you. You may be able to negotiate a returned item in person, and should speak to a Customer Service Representative at any of our locations if you require such assistance.

How can I view a copy of a check I deposit via a Mobile Deposit?

After you have successfully completed a mobile deposit, you can access an image of the check you deposited from your mobile device for up to seven calendar days by following these steps:

- Login to a Mobile Banking app with your Netteller online banking credentials.
- Select “Deposit” option from the Main Menu.
- Click on the “Transactions” option on the “Deposit or Review Checks” screen, which will take you to a list of your recent mobile deposits.
- Click on a specific transaction to see the check images.

Other Questions or Comments?

Please contact us via email at customerservice@drake-bank.com, or by calling Customer Service at 651-224-5000

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