

THE BANK OF ELK RIVER

eMobile Deposit FAQ

What is e Mobile Deposit?

The Bank of Elk River's eMobile Deposit is a way to electronically deposit checks into your Bank of Elk River deposit account(s) from your iPhone®, iPod touch®, iPad® or Android™ device using The Bank of Elk River's eMobile Banking app.

What items can be deposited via eMobile 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 eMobile Deposit service?

No money orders

No cashier's checks

No traveler's checks

No foreign checks (i.e., checks not payable in U.S. dollars and/or drawn on a financial institution outside the U.S.)

No bonds

No third party checks

No convenience checks (i.e., checks drawn against a credit card or line of credit)

No insurance drafts

No returned or re-deposited items

Are eMobile Banking and eMobile 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 763-241-8522.

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 The Bank of Elk River. Instead go to the Bank website directly and log in.
- Always log off completely after using Mobile Banking.

What are the qualifications for eMobile Deposit?

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

- A customer of The Bank of Elk River for a minimum of 30 days with a checking or savings account
- The Bank of Elk River World Wide Banker Online Banking and eMobile Banking customer
- Agree to the terms of the eMobile Deposit Agreement prior to first use of the eMobile Deposit service.

NOTE: If you breach any of the terms of your eMobile 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 eMobile Deposit service will be terminated.

What are the technical requirements to use eMobile 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™) The Bank of Elk River eMobile Banking app downloaded to your device

What does it cost to use eMobile Deposit?

There is a \$1.00 convenience fee charged per check you deposit via eMobile Deposit. Also wireless message and data rates may apply. Please check with your wireless service provider for access rates, texting charges, and other applicable fees.

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

Yes, limits are set for the number and dollar amount of mobile deposits that each customer can make per day and per month. For questions about your Mobile Deposit limits or to request an increase, please call Customer Service at The Bank of Elk River at 763-241-8522.

Is eMobile Deposit for consumers or businesses?

This service is available to qualified consumer and business customers of The Bank of Elk River. With eMobile Deposit, 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 your Bank of Elk River banker to discuss eMobile Deposit and eScan Remote Deposit Capture to determine which service(s) are right for your needs.

How do I access eMobile Deposit?

- Download The Bank of Elk River eMobile 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 The Bank of Elk River eMobile Banking app with your World Wide Banker online banking credentials.
- Acknowledge the Mobile Deposit Agreement, if you are prompted to do so.
- Select the “Deposit” option from the Main Menu.
- If you see the “Deposit Checks” or “Deposit or Review Checks” option, you have already been setup with access for the eMobile 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 eMobile Deposit by 4:00 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 eMobile 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 see the Your Deposit Account pamphlet that you received at account opening for more details.

How should I endorse a check for eMobile Deposit?

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

“For mobile deposit only, account # _____ and the signature(s) of the payee(s).

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 eMobile 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 The Bank of Elk River 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, and upon request, promptly provide it to The Bank of Elk River.

How can I view a copy of a check I deposit via eMobile 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 eMobile Banking app with your World Wide Banker 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.

NOTE: You cannot view the images of checks deposited via Mobile Deposit in your Account Transaction History.

If your check image is no longer available on your mobile device, you can call Customer Service at 763-241-8552 to request a copy of a check you deposited via eMobile Deposit.

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

If an original check deposited through eMobile 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 eMobile 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.

As described in your Account Agreement, if you deposit a check that is returned to The Bank of Elk River for any reason, including insufficient funds of the payor, we may “set off” the amount of the returned item. We may “set off” by debiting the account into which you deposited the returned item or by transferring funds from another The Bank of Elk River account held by you. We may do so whether or not the reason for the returned item was presented to us on a timely basis.

Other Questions or Comments?

Please contact us via email at customerservice@thebankofelkriver.com or by calling Customer Service at 763-241-8522.

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