



## Frequently Asked Questions Mobile Check Deposit

### 1. What is Mobile Check Deposit?

Mobile Check Deposit is a service available within City National Bank's Mobile Banking Application through iPhone and Android. It allows you to deposit checks directly into your City National Bank account(s) by taking a picture of a check using your smartphone.

### 2. Am I eligible for Mobile Check Deposit?

Customers who have been approved and are enrolled in mobile banking, maintain an eligible checking account, and have accepted the Mobile Check Deposit Agreement and CityNET agreements are eligible. Enrollment is not guaranteed as some restrictions may apply.

### 3. What mobile devices are supported?

Mobile Check Deposit is currently available for the Android (Operating System version 5.x or higher), iPhone and iPad (iOS 12.x or higher). The phone camera needs to be rear-facing and 5+ megapixel resolution with flash.

- *Some devices will work for the mobile app, the camera specs may not be considered optimal for capturing images. To troubleshoot your device, please check the phone specifications online or with your wireless provider.*

To ensure proper check images, place your check on a flat surface and line it up within the brackets on your device.

**TIP: To capture best image - Tap to focus!**

### 4. How much does it cost to use Mobile Check Deposit?

There is no additional cost for City National Bank consumer accounts.

### 5. Will I be charged by my mobile carrier for this service?

Your wireless carrier may assess you additional fees for data services, and/or additional charges may apply for Internet usage depending on your wireless carrier. Please consult your wireless provider/carrier for details on correlated rates and charges.

## 6. Do I need to endorse the check I am depositing?

Yes, you are required to endorse the back of the check you are depositing as:

**For Mobile Deposit Only**

City National Bank

***This should be printed, on two lines, within the endorsement box on the back of the check. If the check is not properly endorsed, it will not be processed.***

## 7. What are my limits for Mobile Check Deposit?

The Mobile Check Deposit tier is based on the needs of each individual customer. As a general rule, customers can deposit up to 8 checks per day with a \$1,500 daily limit, with a monthly maximum 25 checks and \$5,000. **Amounts exceeding \$200.00 may be placed on hold.**

**\*Higher deposit tiers may be requested by contacting via Secure Messaging within CityNET.**

*\*\* It is important to track your deposit limits - both count and dollar. If deposit puts you over the limits set for daily or monthly deposits, the deposit will not be processed. If the limits have been exceeded, the check will then need to be deposited at a City National Bank branch.*

## 8. What should I do with the check after it has been deposited into my account?

After confirming the check has been deposited into your account, we recommend that you write on the front of the check in ink these words: **"Mobile Check Deposit on <date>"** then securely store the deposited check for a minimum of 30 days. Keep your check in a secure place until you destroy/shred it. You should keep the check for 30 days after deposit to provide sufficient time should the original item be required for any reason. After 30 days it is ok to destroy the check.

## 9. What are the cut-off times for deposits made with Remote Deposit?

You can deposit checks at any time. Funds from items deposited through Mobile Check Deposit will be available according to the City National Bank Funds Availability Policy, as amended from time to time. Mobile check deposits must be made by **8:00 PM CST** via Mobile Check Deposit to post during nightly processing with an effective date of the day of deposit. ***This will only post same day if there are no discrepancies with the deposit that need to be addressed.*** Deposits after 8:00 PM CST post during nightly processing of the following business day. Check deposit will not be available to you until it posts to your account during End of Day Processing.

## 10. Which accounts can I use to make deposits?

At this time, customers can deposit checks into their checking and savings accounts only.

## **11. Are there any kinds of checks I CANNOT deposit using Mobile Check Deposit?**

- Any check or item payable to any person or entity other than you;
- Items that are drawn on your own account here at City National Bank (either personal or business affiliated account);
- Any check or item containing an alteration on the front of the check or item, or which you know or suspect, or should know or suspect is fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn;
- Any check or item payable jointly, unless deposited into an account in the name of all payees;
- Any check previously converted to a substitute check, as defined in Regulation CC;
- Any check drawn on a financial institution located outside the United States;
- Any check not payable in United States currency;
- Any check that is a remotely created check, as defined in Regulation CC;
- Any check older more than 6 months prior to the date of deposit;
- Any check or item prohibited by City National Bank's current procedures under the terms of your City National Bank account;
- Any check payable on sight or payable through draft, as defined in Regulation CC;
- Any check dated for a date later than today;
- Any check not properly endorsed as specified above;
- ***Any check that has previously been submitted through Mobile Check Deposit or through any remote deposit capture service offered at any other financial institution.***