



**Skowhegan
Savings**

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Mobile Deposit FAQ's

What is Mobile Deposit?

Mobile Deposit is a secure and convenient product which allows deposits of paper checks to your deposit accounts using your camera-enabled mobile device to capture images of your check and electronically transmit them to Skowhegan Savings for deposit.

When can I access Mobile Deposit?

You can access Mobile Deposit 7 days a week, 24 hours a day

What do I need to use Mobile Deposit?

You will need to be enrolled in Skowhegan Savings' Online Banking and utilize Mobile Banking via our Mobile App and complete enrollment.

What equipment do I need?

Internet and camera enabled mobile device.

Is there a cost for Mobile Deposit?

No, Skowhegan Savings provides this service free of charge.

What type of checks can I deposit?

Checks payable in US funds written (to you) from US financial institutions **can be deposited**. International checks, Savings Bonds, Postal Money orders, post dated checks, stale date checks, travelers checks, and items payable to someone other than the account holder or business, **may not be deposited**. (see Mobile Deposit Agreement for complete listing)

How do I enroll?

First you will need to be enrolled in Skowhegan Savings Online Banking and use our Mobile App.

Then access our Mobile App and click on the Deposit Check. You will then be prompted to enter your information to complete enrollment. Once your enrollment is complete, it will be submitted for approval. Approval can take 1-3 business days.

Are there deposit limits?

Consumer & Small Business

• Daily Cumulative Deposit Amount: \$2,500 • Deposits per day: 10 • Monthly Cumulative Amount: \$10,000 • Deposits per month: 30

Can I deposit into all of my accounts?

You may enroll and deposit into any active checking or savings account.

Do I need to endorse the check?

Yes, All checks are required to have your signature in the endorsement section on back of check and 'Mobile Deposit' printed under your signature.

Will I need a deposit slip?

No. A virtual deposit ticket will automatically be created.

What do I do with my check after I scan it?

Please keep your deposited checks securely stored for 14 days and then properly destroy them.

What if I get a black screen when I am trying to take a photo of my check?

You will need to enable the camera function on your mobile device.

When does my deposit appear on my account?

Deposits received before 5:00 pm EST will be processed same day. Deposits received after 5:00 pm EST or on federal holidays and weekends will be processed on the next business day.

When will funds be available?

Funds will generally be available the first business day after the date of deposit, as long as the deposit was made before the daily cutoff time of 5:00pm EST. Holds may apply, in which you will be notified.

Can I view check images?

Yes, if you select the desired deposit under the Deposits option the check image will show along with deposit details. You may view deposits up to 30 days after your deposit.

Will I see the check image in my online banking?

You will see the virtual deposit ticket in online banking as well as the check image.

How long can I view my deposits on my mobile device?

Mobile deposit history is available for 30 days after the deposit date, however the deposit transaction will be available through Mobile Banking's transaction history for up to 12 months.

How do I know if my Deposit was entered and accepted successfully?

Each time you process a deposit, a confirmation screen will display on your screen. If you do not receive a confirmation screen, click "Review Deposits" from your mobile app to confirm it was sent. If a deposit is rejected after it is accepted, you will receive an email with details.

Why would a deposit be denied?

- Scanned check is a duplicate item
- Poor check image quality
- Mismatched totals
- Dollar limit exceeded
- Check is written from a foreign financial institution
- Invalid check (ie. deposit slip, image replacement document)
- Invalid MICR line (encoded printed line at bottom of checks)

What happens if a deposit is denied?

You will receive an email with specific details of why the deposit was denied.

How do I delete or modify a deposit that I processed through my mobile device?

Contact Skowhegan Savings at 800.303.9511 before the 5pm cutoff on the day the deposit was processed.

How can I search for a deposit?

Select Deposit Check from your Mobile App main menu or you can log into your Online Banking and select account transactions to view deposits.

What happens if I forget to logout?

When using the mobile app, you won't need to log off from your account when you're done. Simply close the app and you will be automatically logged off from your mobile banking session or if your device falls asleep, you will also be automatically logged off.

Will I have to change my password?

No, you will not be required to change your password.

What do I need to do if I get a new phone?

Simply download our Mobile App on your new device, log in with your credentials, and complete the Two-Factor Authentication. If you have a new phone number, you can go to the Settings to update your contact information.

What happens if I lose my mobile device?

Although your device may save your login credentials, access to your account will not be permitted without proper passcode or biometric entry. Simply download our Mobile App on your new device, log in with your credentials, and complete the Two-Factor Authentication. If you have a new phone number, you can go to the Settings to update your contact information. To remove the old device from the authenticated list of devices, access your Security Settings through a different device or Online Banking through the Web. You may also contact Customer Service at 800.303.9511.

What happens if I stop using Mobile Banking?

If you fail to login to Mobile Banking or Online Banking for a period of 6 months, your Online Banking ID will be deactivated and mobile access will not be permitted. You will have 45 days to contact Customer Service to reactivate your Online Banking ID before it is deleted.

What if I no longer want to be a Mobile Deposit user?

You may cancel your Mobile Deposit service at any time by contacting Customer Service at 800.303.9511.