

## Mobile Deposit FAQ

*Any links appearing on this disclosure are for sites that are not under Central Bank control.*

### **What devices and operating systems will support Mobile Deposits?**

Apple devices running Apple iOS version 6.0 or newer

“Google Play” compatible Android devices running Android OS version 2.3 or newer

A list of Google Play compatible devices can be found at:

<https://support.google.com/googleplay/answer/1727131?hl=en>

### **What items can be deposited?**

Checks made payable to the account owner or joint owners that have been properly endorsed by the account’s owner(s).

### **What items cannot be deposited?**

Foreign checks

Bonds

3rd party checks

Returned or re-deposited items

Rebate checks

\* May not be able to image Money Orders other than those from Western Union

### **How should I endorse the check I’m planning to deposit?**

Please include the following:

For Mobile Deposit Only

The account number

Your signature

### **What should I do with the check after I’ve made the mobile deposit?**

You should store the check in a safe place for 60 days. After that time, you should shred or otherwise destroy the check in a manner that it cannot be reused or duplicated.

### **After I submit a deposit, when will it hit my account?**

Deposits received by 5:00 p.m. Central Time (M-F) will be posted to your account on that day.

Deposits received after the 5pm cutoff time will be posted on the following business day.

### **How much does this service cost?**

Mobile banking is free of charge. However, message and data rates may apply. Please check with your communications service provider for access rates, texting charges, and other applicable fees.

### **Who can I call if I experience problems?**

Call Customer Service at 501-221-6400 or e-mail: [customer.service@centralbankar.com](mailto:customer.service@centralbankar.com)