

## Mobile Deposit Frequently Asked Questions

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***\*For security purposes it is NOT recommended to use non-secured public Wi-Fi to access sites.***

### What is Mobile Deposit?

Midwest Bank's Mobile Deposit is a convenient way to deposit checks into your checking or savings account using your mobile device.

### Who can use Mobile Deposit?

In general, all consumer customers with an eligible Midwest Bank account (checking or savings) and valid Online Banking credentials can use Mobile Deposit. To use Mobile Deposit you must download Midwest Bank's Mobile Banking App for iPhone or Android in order to use Mobile Deposit.

### Can new customers/accounts use Mobile Deposit?

Yes. New customers and/or new accounts are eligible.

### How do I sign up for Mobile Deposit?

To sign up for Mobile Deposit you must have Online Banking and the current version of Midwest Bank's Mobile Banking App. You will need to click on Mobile Deposit within the Mobile Banking App. The first time you click on Mobile Deposit you will be prompted to complete an enrollment screen. After your enrollment has been completed and reviewed, you will receive a notification indicating whether or not you were accepted. Once you receive the notification that you were accepted, you may immediately begin using Mobile Deposit.

### Why doesn't Mobile Deposit appear in my Mobile App?

If Mobile Deposit does not appear in your Mobile Banking App, you likely need to update your app.

### Is there a cost to use Mobile Deposit?

No, Midwest Bank's Mobile Deposit is free; however, wireless carriers may charge for data usage. Please contact your wireless carrier for information on charges.

### How do I endorse my check for Mobile Deposit?

Checks submitted for Mobile Deposit will require proper endorsement and also "Mobile Dep. MWB". ***Deposits may be rejected if they are not endorsed properly.***

### How do I add my Midwest Bank account(s) to Mobile Deposit?

If a specific account is not listed, please contact the bank to have it added.

## When will my Mobile Deposit funds be available?

Check deposits made using Mobile Deposit are subject to verification and will generally be available for withdrawal the business day following the accepted deposit. Mobile deposits received on weekends, bank holidays and after 4pm (CST) are processed on the next business day.

## Are there limits for deposits made using Mobile Deposit?

Yes. There are standards which limit the dollar amount per day. The current daily dollar limit is \$10,000 per business day. There is currently no daily or monthly limit on the number of items, as long as the respective dollar limits are not exceeded. Daily deposit limits may vary for users of other services provided by the Bank. If an item or transaction exceeds the set limits, you will receive a notification.

## What types of checks can I deposit with Mobile Deposit?

The following check types can be submitted using Mobile Deposit

- Personal Checks payable to the account holder drawn from a United States Bank
- Business checks payable to the account holder drawn from a United States Bank

The following check types should not be submitted using Mobile Check Deposit

- Traveler's checks
- Savings bonds
- Foreign checks (Checks drawn on banks not in the United States.)
- Checks payable to any person or entity other than the account holder
- Checks that have previously been negotiated via any method at Midwest Bank or any other financial institution

## What do I do with my paper check after a Mobile Deposit has been submitted?

Once you have submitted your check for deposit it will be reviewed by the Bank. When an item is **accepted** for deposit you receive notification. You will then need to mark the check as **“electronically processed”** or **“void”**. You will need to retain the check in a safe place for at least 60 days. *After 60 days, and after you have confirmed the deposited funds have been applied to your account correctly, shred the check and dispose of it accordingly.*

## What happens if I discover an error on my part or the Bank's involving Mobile Banking/Deposit-such as a check being deposited twice?

Any known issues or discrepancies should be reported to the Bank immediately. Any intentional or unintentional misuse may result in termination of Mobile Deposit access.

## What are some tips on using Mobile Deposit?

- Make sure that all other apps are closed
- Make sure that the check amount you enter matches the amount written on your check
- Verify that the back of your check is endorsed with “Mobile Dep. MWB” followed by your signature.
- Flatten folded or crumpled checks before taking your photos
- Capture the photos of your check in a well-lit area
- Place your check on a solid, dark background before taking your photos
- Make sure that the entire check image is visible and in focus before submitting your deposit