

Mobile Deposit FAQ:

Q: How secure is Mobile Deposit?

A: Mobile Deposit is very secure. It features multiple layers of security, giving your account and check data the highest level of safety available.

Q: Who is eligible for Mobile Deposit?

A: THB customers, who have an eligible Checking or Savings account. You must be enrolled in Online and Mobile Banking, using the App.

Q: What types of checks can be processed through Mobile Deposit? A: All U.S. personal and business checks in which the payee is also the account owner, and the check is properly endorsed.

Q: How do I endorse my check for Mobile Deposit? A: Checks need to be endorsed with the signature of the payee, who is also the account owner, and designated "For Deposit Only".

Q: When will deposits be posted into my account and available?

A: Mobile Deposits are processed each business day, Monday through Friday, excluding Holidays (daily cut off time is 5:00 PM, Monday-Thursday and 5:30 PM on Friday) and will be reflected in your balances after it is posted to your account. Generally the funds will be available on the first business day after the day of the deposit but, THB reserves the right to apply additional delays.

Q: Are there daily Mobile Deposit limits? A: Yes. The daily deposit limit and daily dollar limit is \$5,000.

Q: Can I submit more than one check at a time?

A: No. Checks must be submitted separately into a HB Checking or Savings account. However, submitting additional checks can easily be done while still logged into Mobile Banking.

Q: Will I be charged to deposit a check via Mobile Deposit? A: No.

Q: What do I do with my original paper check after it's submitted via Mobile Deposit?

A: You should secure the original check for 30 days after confirming the deposit has been applied to your account. After the 30 days, it is your responsibility to destroy the check.

Do you have additional questions? Contact us at (800) 334-1862 or visit us online 24/7 www.thb.bank.