



Mobile Deposit Guidelines and Tips

1. Before logging into State Bank Mobile, close all other apps running in the background on your mobile phone.
2. Sign with your name and restricted endorsement "**For Mobile Deposit Only.**"
3. When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
4. Flatten folded or crumpled checks before taking your photos.
5. Keep the check within the view finder of the camera screen when capturing your photos. Try not to get too much of the areas surrounding the check.
6. Take the photos of your check in a well-lit area.
7. Place the check on solid dark background before taking the photo of it.
8. Keep your phone flat and steady above the check when taking your photos.
9. Take the picture "straight-on" rather than at an angle
10. Make sure that the entire check image is visible and in focus before submitting your deposit.
11. Make sure there are no shadows across the check.
12. Make sure all four corners are visible.
13. Make sure check is not blurry.
14. Make sure the MICR line (numbers on the bottom of your check) is readable.
15. You will see this message: "Result: Deposit Pending" with account number and check amount.
16. Do not deposit the following checks:
 - a. Checks payable to any person or entity other than you.
 - b. Third party checks
 - c. Checks written off of any account that you own or you are a signer on.
 - d. Checks containing any alteration of which you know or believe to be fraudulent or not authorized by the owner of the account on which the check is drawn.
 - e. Any checks that are not in original form with a signature, such as substitute checks or remotely created checks.
 - f. Foreign checks
 - g. Checks drawn against a line of credit.
17. Deposits transmitted before the 2:30 cut-off time on any business day, shall be reviewed and processed on that business day. On any federal holiday or any day that State Bank closes early, deposits may be reviewed and processed on the next business day. Depositors are encouraged to contact State Bank toll free at 1-888-367-5500 to inquire about cut-off time exceptions.
18. Ineligible items:
 - a. Illegible or contains MICR that is not machine-readable.
 - b. Was previously processed as an electronic item.
 - c. Is not properly endorsed with "**For Mobile Deposit Only**" and your signature.
 - d. Exceeds your established check amount limit or daily deposit amount limit.
19. Retain the original paper check in a secure location for 90 days following its successful deposit.
20. After 90 days, upon confirmation of check's successful deposit, destroy the original paper check.
21. Do not submit any duplicate check. You are liable for checks that are presented more than once.
22. Do not submit any check to us that was submitted to another financial institution. Do not submit any check to another financial institution that has been submitted to State Bank.
23. Protect your hardware and security credentials. You are fully responsible for fraudulent or unauthorized use of your security credentials.
24. You must be 18 years of age.
25. Notify State Bank of any errors (or suspected errors) as soon as possible after they occur, and in no event later than 30 days after the related State Bank account statement is sent.
26. Accounts may be deactivated without notice after 90 days with no log-in. You may reactivate by enrolling in mobile banking.