



## Frequently Asked Questions Community National Bank's Mobile Deposit Service

### **What is Mobile deposit?**

It's a safe, secure way to deposit checks directly into your CNB deposit account anytime, anywhere from your mobile device within the United States. You can skip the trip to the ATM or the bank and make deposits on the go or from the comfort of your home.

### **How Secure is Mobile deposit?**

Security is very important to us. All the information you send us is protected with device recognition technology and Mobile banking data encryption. We never store your passwords or check deposit data and images on your mobile device.

### **What do I need to get started?**

- A CNB checking, savings, or money market account
- A CNB Internet banking account and enrollment in Mobile banking
- One of the following devices with a working camera—an Android™ smartphone running version 4.1 or later with a screen size no less than 3.5" diagonally or an iPhone™ or iPad™ running iOS 8.1 or later  
Android is a trademark of Google Inc. iPhone and iPad are trademarks of Apple Inc.
- The CNB Mobile banking app downloaded to your device.

### **Are there limits on dollar amounts and/or the number of deposits that I can submit?**

Personal and business accounts

- \$1,500 per day
- \$4,500 per calendar month.

If this limit is not adequate to meet your needs, please contact your local CNB office to discuss a limit increase.

### **Is there a bank fee for depositing checks with the Mobile deposit service?**

Currently, CNB is offering this service to personal and business account holders at no charge.

### **What type of checks can I deposit with Mobile deposit?**

Checks made payable to you and drawn on a bank within the United States.

Listed are examples of checks that **Can Not** be deposited:

- Third-party checks (checks not made payable to you)
- Substitute checks
- Returned checks
- Incomplete checks
- Non-negotiable items
- Foreign checks (this includes Canadian checks)
- Stale-dated checks
- Altered checks
- Checks you suspect may be fraudulent
- Money Orders
- Cashier's Checks
- Checks in which the numeric amount does not match the legal line, which is the amount written below the payee.

### **How do I endorse the back of each check for Mobile deposits?**

Endorse the back of each check to read "For Mobile Deposit Only".

### **How do I deposit a check with my mobile device?**

Sign in to your CNB Mobile banking app and follow the steps below:

- Slide the screen to view your menu options
- Tap on "Deposits"
- Tap on "Deposit a Check"
- Snap a picture of the front and back of your check (be sure it is endorsed "For Mobile Deposit Only")
- Enter check amount
- Select the account to receive the deposit
- Select "Deposit".

### **How will I know my deposit was successful?**

You will be notified two ways. A pop-up message will appear on your mobile device confirming your transaction is "Pending Approval". Once the transaction has been completely processed, you will get an email from [ebanking@communitynationalbank.com](mailto:ebanking@communitynationalbank.com) which will note whether the deposit has been "Approved", "Declined" or "Adjusted". You may also review the history by choosing the "Review Deposits" option. Please review the confirmation notifications carefully to be sure the deposit was approved and not declined or adjusted.

### **How long will it take for my funds to be available?**

Business days are Monday through Friday, excluding legal holidays. If you make a mobile deposit before **4:00 p.m.** (Eastern Time) on a business day, we will consider that day to be the deposit date. If you make a mobile deposit after 4:00 p.m. on a business day or on a non-business day, we will consider the deposit date to be the next business day. Funds deposited by mobile deposit will be available on the next business day after the deposit date. **\*\* If you need immediate use of the funds, please make your deposit in person at an office location.**

**How do I view my Mobile deposit history?**

Sign in to your CNB Mobile banking app and follow the steps below:

- Slide the screen to view your menu options
- Tap on "Deposits"
- Tap on "Review Deposit".

You will be able to review confirmed deposits for 10 days on the Mobile deposit option of CNB's Mobile banking app.

**What should I do with my check after confirming the deposit?**

After you receive confirmation that the deposit had been accepted, securely store the original check for 14 days. After 14 days, please destroy the check that has been accepted for deposit. We recommend shredding the check.

**What if my device is having difficulty photographing a clear image of the check?**

For best image results, center the check within the rectangular guides. Be sure you are in a well-lit area and take the photograph directly above the image. Place the check on a solid background to avoid interference which may help the camera recognize the check.

**How do I add or delete accounts to be used with CNB's Mobile deposit service?**

To add or delete accounts to be used with our Mobile deposit service, please contact your local CNB office or contact Electronic Banking by calling 802-334-7915.

**Who should I call if I have more questions about Mobile deposit?**

Please call 802-334-7915 and ask for Electronic Banking.