

Mobile eDeposit FAQs



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WHAT IS MOBILE EDEPOSIT?

Country Club Bank's Mobile eDeposit allows users to deposit checks through the Country Club Bank Mobile Banking App, as long as the user has access to a data connection on their mobile device. Users can make deposits from their mobile device and see a history of all eDeposited items that have already been processed.

Mobile eDeposit is only accessible to users via the Mobile Banking App.

Eligibility requirements for Mobile eDeposit will be implemented as follows:

- Only consumer checking accounts qualify – no business accounts.
- The checking account must be open at least 30 days.
- The account must have an average balance of \$100 year to date.
- The account cannot have been overdrawn more than 6 times year to date.
- The maximum deposit limit is \$5,000 per day – not to exceed \$25,000 in a five business day period.
- The deposit must be made no later than 4:00pm Central Time to be made available on the following business day.

Prerequisites for using Mobile eDeposit:

- Must have an iPhone running iOS 10.3 or higher, or an android device running Android OS 5 or higher and a camera that supports autofocus.
- User must have enrolled in Mobile Banking via the enrollment site and successfully activated or has enrolled via phone enrollment.

Deposit Approval

- Deposits will be reviewed before posting.
- Deposits will not memo-post or show as a pending credit. Deposits made prior to 4:00pm Central Time will be available to you the next business day. Deposits made after 4:00pm Central Time will be available the following day.
- Country Club Bank reserves the right to delay the availability of funds for up to five business days.

Verification Emails

- An initial email will be sent to verify the deposit was received.
- A second email will be sent indicating the deposit has been processed and approved or declined.
- If the deposit is declined an email will be sent with the reason for decline.

Who is eligible for Mobile eDeposit?

Customers who have a personal checking account and have met certain account criteria are eligible for Mobile eDeposit.

What if an account is not listed in Mobile eDeposit?

In most cases, eligible account will automatically be enrolled in Mobile eDeposit. If you have an eligible account that has not been enabled, please call us at 816-931-4060 for assistance. Please note that accounts are pre-qualified prior to being authorized for use with Mobile eDeposit.

What types of checks can I deposit with Mobile eDeposit?

Most domestic checks can be processed through Mobile eDeposit. We are unable to accept money orders, foreign items, savings bonds or third-party checks. The check must be made payable only to the owners of the account.

Are there any limits on the dollar amount of deposits I can submit?

Yes. There is a daily deposit limit of \$2,500 and a maximum deposit limit of \$12,500 in any five business day period.

Do I photograph both the front and the back of my check?

Yes. During the deposit process, you will be required to photograph the front and back of your check.

How do I endorse my check for Mobile eDeposit?

The required method of endorsement is as follows:

- For eDeposit only, Country Club Bank
- Signature
- Date

How will I know if the bank received my deposit?

You will receive an email when the deposit is received. A second email will be sent when the deposit is approved. If your deposit is declined, an email will be sent indicating the reason why the deposit was declined.

When will my deposit post to my account?

Deposits made prior to 4:00pm Central Time will be available to you the next business day. Deposits made after 4:00pm Central Time will be available the following day. CCB reserves the right to delay the availability of funds for five business days.

Can I photograph more than one check at a time?

You may only photograph one check per deposit, but you can make up to 20 deposits per day,

provided you do not exceed the daily dollar limit of \$2,500.

What if the check image I photographed is bad?

You have the option to retake the photograph of the check before submitting or you may cancel the deposit. If you are unable to photograph a clear image, please bring the deposit to a Country Club Bank Financial Center.

Do I destroy my check after I photograph the deposit?

Upon receipt of a second confirmation email from CCB indicating we have received the image of an item and that your deposit has been approved, you agree to prominently mark the item as "Electronically Presented" and properly and securely dispose of the item to ensure that it is not represented for payment. You agree to never cash, negotiate, deposit or present this item or an image of it with us or any other financial institution, person or entity.

Can I make my opening account deposit through Mobile eDeposit?

No. At this time the Mobile eDeposit functionality cannot be used to initially fund an account.

What if I submitted a deposit for the wrong amount? Do I need to resubmit the deposit?

No. You should not resubmit your deposit. If you entered the wrong amount for the deposit, the operations center will correct the deposit amount during the deposit review.

What if I submit the same deposit twice in error?

If the same deposit is submitted twice, it will be identified and stopped in our processing area. Should this occur, you will receive a declined deposit notification for the second deposit received through Mobile eDeposit.

A check I submitted was returned. Can I resubmit it?

If a deposit is returned, please do not re-deposit the check through Mobile eDeposit. You will receive a written communication through the US Postal service with instructions if a deposit is returned.