



Mobile Deposit

It's Free. Convenient. Safe & Secure.

Deposit checks on your schedule and save time with fewer trips to the bank.

- 1 Download the Century Savings Bank Mobile App**
If you already have our app, update it with the most recent version.
- 2 Log into the App**
Log into the app using your chosen User ID and Password. Not yet enrolled in mobile banking? Simply click on the **"Register"** link, then complete and submit the electronic form.
- 3 Getting Started**
To get started, select **"Deposit a Check"** from the main options menu.
- 4 Choose an Account**
Select the account you'd like to deposit into from the dropdown menu.
- 5 Enter the Amount**
Next select **"Check Amount"** and enter the value of the check.
- 6 Take a Photo of the Front of the Check**
Tap the check front picture icon. Place the check on a flat surface with a dark background. Have good lighting



with no shadows so that it stands out clearly. Turn your mobile device sideways and make sure all four corners of the check fit inside the box. Then tap the camera icon to take the picture.

- 7 Review Your Check**
If you need to retake the photo, touch the image to try again.
- 8 Take a Photo of the Back of the Check**
*Before photographing the back, be sure it is endorsed with your signature, and write **"For Mobile Deposit Only to Century Savings Bank"** underneath.* Then you'll need to capture the back of the check, using the same steps you did for the front.
- 9 Verify All Information**
Review all of the information. If everything is correct, select **"Make Deposit."**
- 10 Confirmation Screen**
On the Confirmation screen you will have the option to deposit another check. You will get an e-mail confirmation when your deposit has been accepted. If the transaction is rejected, you will receive an e-mail notification. **After you verify that you have completed your transaction, we recommend retaining the check for 30 days, and then destroying it.**

What is Mobile Deposit?

Mobile Deposit refers to the ability to make deposits via a mobile device, using the device's built-in camera.

What do I need for Mobile Deposit?

You will need to have a mobile device with a built-in camera and the Century Savings Bank app installed. You must be a customer of Century Savings Bank for at least 30 days and be registered for Online/Mobile Banking.

How should I endorse the check?

Please **sign the back of your check AND WRITE "For Mobile Deposit Only to Century Savings Bank"** before taking the back picture. Checks missing this required endorsement will be rejected.

How will I know if my check has been accepted for deposit?

You will receive email alerts from mobiledepositalerts@centurysb.com for each of the following: deposit receipt, deposit approval, deposit rejection, and deposit adjustment.

Are there any limits for Mobile Deposit?

Yes, standard limits are \$5,000/day and \$20,000/rolling 30 days.

Can I deposit any type of check with Mobile Deposit?

No, there are certain types of checks that are ineligible. Deposits of this nature may result in the immediate termination of Mobile Deposit.

These include:

- Checks payable to any party other than the party that owns the account the check is being deposited to
- Any third party check, i.e., any item made payable to another party and then endorsed to you by that party
- Checks payable to a business, even if you are the business owner, unless the business owns the account the check is being deposited to
- Checks containing evidence of alteration to the information on the check, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn
- Checks made payable to more than one party (including tax refund checks and other government checks), unless deposited into an account in the name of all payees
- Checks previously converted to a "substitute check," as defined in Reg. CC
- Checks drawn on a financial institution located outside the United States
- Checks not payable in United States currency
- Checks dated more than 6 months prior to the date of deposit
- Checks that are posted-dated after the date of deposit
- Checks payable on sight or payable through drafts, as defined by Reg. CC
- Checks with any endorsement on the back other than that specified in this Agreement
- Checks that have previously been submitted through Mobile Deposit or through a remote deposit capture service offered at any other financial institution
- Checks drawn on your personal account at the Bank
- Checks stamped "non-negotiable" (whether stamped in print or as a watermark)
- Checks that have been re-deposited or returned such as "non-sufficient funds" or "refer to maker" or returned for any other reason
- Any item that is incomplete
- Cash
- Savings Bonds
- Government-issued warrants
- Any item with a qualified endorsement (example: without recourse, John Doe)
- Any item with a conditional endorsement (example: pay to the order of John Doe, when car is fixed)

How can I ensure that my check deposit images are accepted?

The iMobile app, along with our Mobile Deposit vendor, reviews the quality of the images submitted at the time of presentment. To ensure good image quality: Hold Camera directly over check, ensure your check is completely flat, on a dark surface and in a well-lit area.

How long after I make a mobile deposit until the funds become visible/available in my account?

Deposits made by 3:00 pm on a business day will be displayed in your account with a description of "Mobile Check Deposit" on the following business day. However, funds will not become available until the second business day. Deposits made after 3:00 pm will not be considered for deposit until the following business day.

Are the check images visible in the app?

Yes, images of items deposited through Mobile Deposit are available on the Deposit History page (accessible through the Deposit a Check menu option). This feature will display 90 days of deposits.

What do I do with my check after it has been deposited?

After depositing a check, write in pencil "Deposited via Mobile" and the date on the front of the item. The Bank recommends that, after verifying that your deposit has been accepted and processed, you securely store the item and shred it after 30 days.

What accounts are eligible for Mobile Deposit?

Century Savings Bank checking and savings accounts are eligible for Mobile Deposit.

Is there a cost for Mobile Deposit?

No, the Bank does not charge a fee for the Mobile Deposit service. However, you may incur separate fees from your mobile provider.

Can businesses use Mobile Deposit?

Yes, businesses can apply for Mobile Deposit, but must meet certain eligibility requirements to be approved.

Eligibility

All current Century Savings Bank customers registered for Online/Mobile banking can use the Century Savings Bank mobile app to deposit checks if:

- You have an iPhone®, iPad®, or Android™ smartphone with a built-in camera
- You have the Century Savings Bank mobile app installed on your device
- You have an active checking or savings account with the Bank
- Your bank accounts are in good standing
- You have been a customer of the Bank for at least 30 days

Third party message/data rates may apply. Mobile Check Deposit is available to customers with an active Century Savings Bank checking, savings or money market account. Must have a supported iOS or Android device with a camera and the Bank's app installed. Data connection required. Deposits subject to approval and are not available for immediate withdrawal. Other restrictions may apply.

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