



Mobile Deposit

With PeoplesBank Mobile Deposit, you can deposit your checks from anywhere using your mobile phone or iPad. So, you can put your money in the bank – without putting your life on hold.

Before You Deposit

You must endorse the back of the check as follows:

For Mobile Deposit Only
PeoplesBank (DATE)
Your Signature or Endorsement Stamp

As You Deposit

Deposit checks using the PeoplesBank Mobile Banking App:

- Select “Deposit” from the menu within the Mobile Banking app
- Take a picture of the front of the check
- Take a picture of the back of the check
- Select “Submit”

Quick Tips

- Place the check on a flat, non-reflective surface.
- Ensure that you have ample lighting and avoid using the flash on your camera.
- Check to make sure the top, bottom, and side edges of the check are visible in picture.
- Keep your phone flat and steady above the check when taking your photos.
- Flatten folded or crumpled checks before taking your photos.
- Make sure that the check amount entered matches the amount written on your check.



After You Deposit

- You will only receive an email notification if there is an issue with your deposit.
- Deposits received after 4:30 PM will be processed on the next business day.
- Once deposited, keep your check in a secure place for at least 45 days. After 45 days, mark the check "VOID", then shred or destroy the check in a secure manner.

FAQs

What is PeoplesBank Mobile Deposit?

PeoplesBank Mobile Deposit allows you to deposit a single check to your checking account by simply taking a picture of the front and back of the check with a camera-enabled smart phone or tablet.

What kind of mobile device will work for PeoplesBank Mobile Deposit and what are the device requirements?

PeoplesBank's Mobile Deposit app will work on iPhone® and Android™ operating systems. The phone must have a camera and you must have a wireless data plan with your mobile device carrier.

How do I enroll for PeoplesBank Mobile Deposit?

You can enroll through your PeoplesBank Online Banking account by filling out the mobile deposit application.

Who can use PeoplesBank Mobile Deposit?

In order to qualify for PeoplesBank Mobile Deposit, you must meet the following requirements:

- Be enrolled in PeoplesBank Online & Mobile Banking.
- Have no more than one returned deposit item in the prior thirteen month period.

Please note: PeoplesBank Mobile Deposit is not available to Second Chance Checking accountholders.

Do I need to endorse the check that I'm depositing?

Yes, you are required to endorse the back of the check you are depositing as For Mobile Deposit Only, PeoplesBank, Date, and your signature or endorsement stamp.



When will my funds be available?

Your funds will be made available to you on the second business day following the day of your deposit. Mobile deposits made on bank business days before the 4:30 pm cutoff time will be considered made on the date of the deposit. Mobile deposits made after the 4:30 pm cutoff time or on Saturdays, Sundays and Federal holidays are considered made on the following bank business day.

Is there a limit to the amount I can deposit per day or month?

The maximum deposit amount per check is \$1,000.

You can deposit a maximum of 5 checks per day or a maximum total daily limit of \$2,000.

You can deposit a maximum of 25 checks per calendar month or a maximum total calendar monthly limit of \$10,000.

What should I do with my check after it is deposited?

After the transaction is completed, securely store the check for 45 days. After 45 days, mark the check "VOID" and then destroy. This allows sufficient time in case the original check is needed for any reason.

Is there a charge for PeoplesBank Mobile Deposit?

There is no charge to deposit checks using our Mobile Deposit service. Your wireless provider may charge you for data usage. Check with your provider for details regarding your specific wireless plan and any data usage charges that may apply.

Who should I call if I need help with PeoplesBank Mobile Deposit?

For assistance, please call our Client Care Center at 888-846-1970 or 717-846-1970.