

Customer Mobile Capture Requirements:

To qualify for Mobile Capture the Customer must have:

- Current sign on for Online Banking and have setup Mobile Banking.
- Must have an account opened for at least 90 days.
- Account may not have had a Non-Sufficient Fund (NSF) item more than twice in the last 3 months.
- Account must have maintained an average balance of 300.00 for the last 3 months.
- Deposits must be endorsed on the back of the item with bank name, account number, "For Mobile Deposit Only" and the signature/endorsement of payee. (If not, deposit may be declined)
- The customer may only deposit 1,000.00 or less per business day and no more than 5 checks per business day.
- Deposit Cut Off is 5:00 pm MT for same business day deposit. Deposits submitted on weekends, holidays and after 5:00pm are processed the following business day. Customer's Deposited Items will be available unless otherwise notified by email.
- We do not accept the following types of deposits: Cashier's Checks, Traveler's Checks, Insurance Checks or Money Orders. Only checks made payable to the account holder may be deposited.
- Deposited items may not show available in account right away.
- Customer may receive an automated approved email but may also receive an additional email if later manually declined.
- Upon the successful completion of your deposit, please keep the check in a secure location for 45 days before destroying your original check.