

TCB Mobile Deposit Frequently Asked Questions

What is the TCB Mobile Deposit Service?

With TCB Mobile Deposit (“Mobile Deposit”) you can make a deposit directly into your eligible checking or savings account using the TCB Mobile App on a supported Apple or Android device.

Mobile Deposit lets you submit photos (taken with your device’s camera) of the front and back of an endorsed check. Your deposit is safe and you can save time with fewer trips to a branch of The Commercial Bank.

We use industry standard encryption and security technology:

- *Online banking credentials are not stored on your mobile device*
- *Check images are not stored on your mobile device*
- *128-bit encryption masks your sensitive information*

Who is eligible to use the TCB Mobile Deposit service?

Commercial Bank online customers who are of least 18 years of age, maintain an eligible checking or savings account, and who have accepted the Mobile Deposit Terms and Conditions are eligible to use Mobile Deposit. Mobile Deposit enrollment is subject to bank approval.

How do I get TCB Mobile Deposit?

Mobile Deposit access is available to eligible TCB Online Banking customers who have downloaded the TCB Mobile App. Mobile Deposit must be activated by the bank before a user can begin making deposits. To activate your mobile deposit account, please contact us at 706-743-8184 and ask to speak with someone in the Operations department.

How should I endorse my checks for Mobile Deposit?

Check endorsement should read “For Mobile Deposit Only” followed by the deposit date.

How does TCB Mobile Deposit work?

Once you have downloaded the TCB Mobile app to your mobile device and have had the Mobile Deposit feature activated (for activation, please call 706-743-8184 and speak with someone in Operations), please follow these simple steps.

- 1) *Sign into the TCB Mobile App using your online banking username and password.*
- 2) *Select Mobile Deposit from the Mobile App menu.*

- 3) *Choose the account where you want to deposit your check.*
- 4) *Enter the check amount.*
- 5) *Take a picture of the front and back of your endorsed check with the camera on your mobile device. Check endorsement should read "For Mobile Deposit Only" followed by the deposit date.*

For photos that work best, please follow these guidelines.

- *Place your check on a dark-colored, plain surface that is well lit.*
- *Position your camera directly over the check (not at an angle)*
- *Fit all 4 corners of your check into the frame on your device camera*

- 6) *Submit your deposit*

Once your deposit is uploaded, you will receive a message indicating that your deposit was successfully transmitted.

Deposit Limits: *Each check is considered a separate deposit. You can make multiple deposits in a single mobile session. There is no limit to the number of items you can deposit per day. However, no single check may exceed \$2,500 and the total of the day's deposits may not exceed \$7,500. These limits may be changed with bank approval.*

What types of checks can I deposit?

You can deposit checks payable in U.S. dollars and drawn on any U.S. bank, including personal, business or government checks. They must also be payable to, and endorsed by the account holder.

International checks, U.S. savings bonds, U.S. postal money orders, remotely created checks (whether in paper form or electronically created), convenience checks (checks drawn against a line of credit), altered checks, checks that have been postdated or dated 6 months prior to deposit, and cash are not eligible for Mobile Deposit.

What are the cut-off times for making Mobile Deposits?

In general, if an image of an item you transmit through Mobile Deposit is received and accepted before 4:30pm Eastern time on a business day that we are open, we consider that to be the day of your deposit. Otherwise, we will consider that the deposit was made on the next business day we are open.

When will my Mobile Deposit be available?

Funds deposited using the Mobile Deposit service will generally be made available within three business days from the day of deposit. The Commercial Bank, in its sole discretion, may make funds available sooner based on other factors the bank deems relevant.

Is there a limit to how much I can deposit?

Mobile Deposit limits are set at \$7,500.00 per day and \$2,500.00 per individual item.

How will I know if there's a problem with my deposit after I send it?

If a problem arises with your deposit, such as a returned check or a bad image, we will notify you using one of the following methods: primary phone number or email address, primary postal address using U.S. mail.

What should I do with the paper check after using Mobile Deposit?

After successfully transmitting your deposit image, the paper item should be held for at least 60 calendar days. After 60 days, you should mark the check "VOID" and destroy it (never simply throw a check in the trash).