



Mobile Deposit FAQs

Q: What is Armstrong Bank's Mobile Deposit?

A: Armstrong Bank's Mobile Deposit allows you to deposit checks to any of your Armstrong Bank checking accounts using the camera on your mobile phone or tablet using the Armstrong Bank Mobile Banking app. Select the account where the deposit should credit, enter the amount of the check and take a picture of the front and back of the check.

Q: What is required to use Mobile Deposit?

A: Armstrong Bank customers must have:

- An active Armstrong Bank Online Banking account
- Armstrong Bank Mobile Banking app downloaded to their device

Q: How do I request Mobile Deposit?

A: Click on the Deposits function in the left menu or on Make a Deposit on the Dashboard, if enabled and complete the enrollment.

Q: Are there any fees associated with using Mobile Deposit?

A: There is not a fee for individuals. Businesses may be charged a fee based on the number of items that they want to deposit on a monthly basis.

Q: Are there limits for deposits made through Mobile Deposit?

A: Yes, limits are set using the same criteria as your overdraft amount on your account.

Q: May I enroll more than one account for Mobile Deposit?

A: Yes. You may enroll as many checking accounts as you like for Mobile Deposit.

Q: Do I need to use a deposit slip to make a deposit through Mobile Deposit?

A: No. We will use what is called a substitute (or electronic) deposit slip to post the deposit to your account. You will only need to take a picture of the front and back of the check being deposited.

Q: Should I endorse my check before taking a picture?

A: Yes, please endorse your checks as you normally would.

Q: What type of checks can I deposit with Mobile Deposit?



A: Checks made payable to you and drawn on a bank within the United States can be deposited through Mobile Deposit.

The following examples are types of payments/checks which **cannot** be deposited through Mobile Deposit:

- Federal Government Checks
- Money Orders
- Traveler's Checks
- Savings Bonds
- Foreign Checks (not drawn on a US bank)
- Insurance Drafts
- Third Party Checks
- IRDs (Substitute Checks)

For a complete list of payment/check types which cannot be deposited with Mobile Deposit please see the Armstrong Bank Mobile Deposit Terms & Conditions.

Q: When will funds be made available to me from deposits made by Mobile Deposit?

A: Mobile Deposits made on a business day before 6:00 PM will generally be made available to you on the day you make your deposit after our end of day processing. A hold may be placed on items deposited through Mobile Deposit, on a case by case basis. If we chose to place a hold on an item, we will notify you by mail.

Checks deposited after 6:00 PM, on the weekends, or on banking holidays will generally be posted on the next business day after our end of day processing.

Q: What do I do with the check after I deposit it through Mobile Deposit?

A: You should mark "electronically presented" on the check and keep it for a minimum of 7 days in safekeeping, but no longer than 30 days. This gives adequate time to make sure the image quality will be accepted by the bank the check is drawn on. After 30 days the checks should be shredded.