



**THE PEOPLES BANK**  
MEMBER FDIC

*Where PEOPLE come first!*

## **MOBILE DEPOSIT SERVICES FREQUENTLY ASKED QUESTIONS**

### **What is Mobile Deposit?**

Mobile Deposit is a feature of the PeoplesGreen2Go app that allows you to deposit a check to your checking or savings account by simply taking a picture of the front and back of the check with a camera-enabled iPhone or Android phone. At this time, the Mobile Deposit service is available only to our consumer online banking customers.

### **What kind of devices will work with Mobile Deposit?**

The Peoples Bank's Mobile app will work with iPhone / iPad and Android operating systems. Your device's camera must have a resolution of two megapixels or higher and you must have internet access.

### **Will I be charged by my wireless carrier for this service?**

Please check with your internet / data provider for specific plan rates.

### **Do I need to endorse the check I'm depositing?**

Yes, endorse the back of the check with "For Deposit Only" and include your account number.

### **Do I need to use a deposit slip to make a Mobile Deposit?**

No. The Bank will use an electronic deposit slip to post the deposit to your account, just take a picture of the front and back of the check being deposited.

### **What type of checks can I deposit using Mobile Deposit?**

Most checks made payable to you and drawn on a bank within the United States can be deposited through Mobile Deposit. The following represents some but not all items that **cannot** be deposited using the Mobile Deposit service:

- Third-party checks
- Returned or re-deposited checks
- "Split" or cash-back deposits
- Federal government checks
- Money orders
- Travelers checks
- Savings bonds
- Foreign (non-US) checks
- Insurance drafts

**(over)**



### **Do I have to bring the check to the Bank after I submit it through Mobile Deposit?**

No, do not bring the check to the Bank after submitting the deposit. We recommend you keep the check for 30 days or until you receive your monthly statement to confirm the deposit and then destroy the check.

### **How quickly will the deposit show up in my account?**

If your Mobile Deposit is completed prior to 6:00 p.m.-Central Time on a business day, you will receive credit for the deposit on the next business day. Please note that all deposits are subject to review and / or final approval by the Bank.

### **Is it easy to take pictures from a camera phone?**

The Mobile Deposit feature has been designed to be simple to use. After you take images of both the front and back of a check, Mobile Deposit will analyze the images for quality. You will be notified if the images have been received successfully and it is being processed. Alternatively, we may request you retake the picture if there was a problem reading the check. (For example, a partial picture of the check, the picture was taken in poor lighting, etc.).

### **Can I make a Mobile Deposit to different accounts?**

Yes, you can select from the accounts you established during the initial Mobile Deposit setup.

### **How long does it take to upload a deposit?**

This will depend on the speed of your internet connection.

### **Who should I call with Mobile Deposit questions?**

For assistance with the Mobile Deposit service, please call Customer Service at (228) 435-5511 ext. 8404 anytime Monday through Friday from 8:30 a.m. to 5:00 p.m.-Central Time.