

What is Mobile Deposit?

Iowa State Savings Bank Mobile Deposit is a service that allows you to electronically deposit checks from your iPhone® or Android™ device using the Iowa State Savings Bank Mobile Banking app.

What devices work with Mobile Deposit?

iOS version 5.0 or higher, and any Android device version 2.3 or higher. Your cell phone or mobile device must be equipped with a camera, ability to access the Internet and receive email and/or text messages. You may be charged access rates depending on your carrier. Check with your carrier for details on specific fees and charges.

How do I know if I am eligible to use Mobile Deposit?

To use Mobile Deposit, you must be a current Iowa State Savings Bank customer with a checking or savings account. Generally, you need to have been a bank customer for at least 90 days. Your loan and deposit accounts must be in good standing, which includes very limited insufficient and returned check activity. You must also be enrolled in Internet Banking and have a compatible mobile device with Internet access and have the bank's mobile banking app downloaded to your phone.

How much does it cost to use Mobile Deposit?

There is no charge for Mobile Deposit. Mobile data charges may apply. Contact your wireless carrier for details. Iowa State Savings Bank also offers remote deposit options for businesses with large volumes of checks. For more information on this, please contact a Customer Service representative at (641) 828-8000.

How do I sign up for Mobile Deposit?

Mobile Deposit is a feature of our free mobile banking app available for Android and iPhones. Once you have the free app downloaded to your phone, you are automatically enrolled for Mobile Banking and can then begin using that feature.

Are there limits to how much I can deposit?

Mobile Deposit has a standard \$5,000 per check (item) and a \$5,000 per day limit. If you may need to modify those limits, contact our bookkeeping department at our main bank office at 641.828.8000.

Is Mobile Deposit safe?

Check deposits made through the Iowa State Savings Bank Mobile Banking app are protected according to the highest financial industry standards. Security features include: password protection, internet firewalls, and 128-bit encryption. The check images of the deposit do not stay on your phone. Making a deposit with your phone is as safe as using Internet Banking.

How do I make my first Mobile Deposit?

Making your first mobile check deposit is fast and easy:

- Make sure you have downloaded the Iowa State Savings Bank Mobile Banking app for either your iPhone® or Android™ device
- Log in using your Internet Banking User ID and Password
- Choose "Mobile Deposit" from the Menu then "Deposit Check"
- Select the account into which you want to deposit the check
- Enter the amount of your check
- Endorse the back of your check
- Take pictures of the front and back of your check
- Submit the check for deposit
- You will receive onscreen deposit pending notification

That's it! You've sent your deposit through a secure connection to Iowa State Savings Bank. You can review your Mobile Deposit and see the images you've submitted by selecting "Mobile Deposit" and then "Transactions." These images are available for 30 days. You can only deposit one check at a time.

Why do I receive an error message?

You will receive a timed out error message if you try to access account information for longer than 5 minutes in Mobile Banking.

How will I know when the check has been posted to my account?

If your deposit was accepted prior to 3:00 PM CST, your deposit will generally be available the next business day, unless a hold is applied. If a hold is applied, you will be notified. You will know that your deposit amount is available when the amount appears in your available balance.

Deposits made after 3:00 PM CST or on weekends or holidays, are generally available on the next business day after the day of your deposit, unless a hold is applied. Business days are Monday through Friday except holidays. For example: funds deposited on Monday before 3:00 PM CST will be made available in your account on Tuesday. Funds deposited on Monday after 3:00 PM CST will be made available in your account on Wednesday. All deposits are subject to review and funds from your deposit may not be available for immediate withdrawal. Mobile Deposits are subject to the Funds Availability disclosure's Availability and Holds schedules provided during account opening. The Funds Availability Policy is available for review on the online services page of our website under Mobile Deposit.

Do you have suggestions for taking good photos on smartphones?

All images are reviewed for clarity and completeness. If an error is detected, the service will prompt you to retake the photo. Follow these tips to help ensure a good photo is taken:

- Use an area that is well-lit to prevent shadows
- Place the check on a dark surface
- Keep your hands clear of the check
- Remove objects or other items from view
- Make sure all four corners of the check are visible. Use the guides built into the App to help you line up the picture
- Position the camera directly above the check

Why am I unable to deposit my check?

There are a few common errors that may cause your check to be rejected:

- Folded or torn corners
- Front image is not legible
- Amounts not matching
- Routing and account numbers are unclear
- Image is too dark

What should I do with the check after it has been deposited?

After you confirm that your check has been accepted for processing, mark on the check "Electronically Presented", "Void", or otherwise render it incapable of further transmission, deposit, or presentment. Retain the check for at least 60 days. You need to maintain control over and be responsible for the check. Please store in a secure place. On rare occasions, we may ask you to provide the check to us. Please shred the check 60 days after date of deposit.

How can I review or download the Iowa State Savings Bank Mobile Deposit User Agreement?

You will need to read and understand the Mobile Deposit User Agreement. You will find the Mobile Deposit User Agreement on the online services page of our website under Mobile Deposit.

Ineligible Items for Deposit

- Checks payable to any person or entity other than the owners of the account
- Altered checks
- Checks payable jointly, unless deposited to a joint account including all payees
- Checks previously converted to a Substitute Check
- Foreign Checks
- Checks not payable in United States currency
- Stale dated checks – 6 months older than date of deposit
- Checks with any other endorsement other than that specified in the Mobile Deposit User Agreement
- Checks that have been previously submitted for deposit remotely or any other method at the Bank or another financial institution
- Rebate checks, money orders, or savings bonds

Mobile Deposit service is subject to eligibility. Deposit limits and other restrictions apply. Access to Iowa State Savings Bank Mobile Banking apps and Mobile Deposit require a valid Internet Banking User ID and Password. Regular account charges apply.