



## MOBILE DEPOSIT Q&A

### ***What is the Peoples Bank Mobile Deposit service?***

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

Mobile Deposit lets you submit photos of the front and back of your endorsed check. Your deposit is safe and you can save time with fewer trips to the bank.

We use advanced encryption and security technology:

- Online banking credentials are not stored on your mobile device.
- Check images are not stored on your mobile device.
- You view accounts by nicknames you can define, not the entire account numbers.
- 128-bit encryption masks your sensitive information.

Remember for added security, always sign off completely when you finish using the Peoples Bank app by selecting Log Off.

### ***Who’s eligible to use the Mobile Deposit service?***

*Peoples Bank Retail Online* customers who maintain an eligible checking or savings account, and who have accepted the Mobile Deposit Terms and Conditions are eligible to use Mobile Deposit. Enrollment is subject to availability.

### ***How do I get Mobile Deposit?***

Mobile Deposit is available in the Peoples Bank Mobile app on Android devices (2.3+), iPhones (iOS 4.3+)

**Download** — Visit the app store for your mobile device and search for ***Peoples Bank Mississippi***.

**Update** — If you already have our app, update it with the most recent version.

### ***How does Mobile Deposit work?***

It’s secure and easy to use.

Sign on to your *Peoples Bank Mobile* app then follow these simple steps:

1. Select the deposit function.
2. Choose the account where you want to deposit your check.
3. Enter the check amount.
4. Take a picture of the front and back of your endorsed check with your mobile device. For photos that work best, follow these guidelines:
  - a. Place your check on a dark-colored, plain surface that’s well lit
  - b. Position your camera directly over the check (not at an angle)
  - c. Fit all 4 corners in the guides of your mobile device’s camera screen
5. Submit your deposit.

You’ll receive a confirmation message on your mobile device for each successful deposit.

### **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 checks you can deposit in a day. However, there are deposit limits for each eligible account. For more information, contact your nearest Peoples Bank.

***What types of checks can I deposit?***

You can deposit checks payable in U.S. dollars and drawn at any U.S. bank, including personal, business, and 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), and cash are not eligible for Mobile Deposit.

***What are the cut-off times for deposits made with Mobile Deposit?***

Mobile deposited funds are available on the next business day after the day of your deposit.

<b>For deposits made</b>	<b>Funds are generally available</b>
Before 2 pm Central Time business days	On the next day after the day of your deposit
After 2 pm Central Time business days	On the 2nd business day after the day of your deposit
Non-business days	On the 2nd business day after the day of your deposit

For example, if you make a deposit before the cut-off time on a Monday funds are generally available on Tuesday. If you make a deposit after the cut-off time on a Friday, funds are typically available on the following Tuesday. Business days are Monday through Friday except holidays.

***When will my mobile deposit be available?***

Funds are available on the next business day after the day of your deposit. Please see the above chart for Funds Availability.

You'll know that your deposit is available when the amount appears in the available balance of the account you selected when you submitted your mobile deposit.

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

If a problem arises with your deposit, such as a returned check, we'll send a written alert to your primary address by U.S. mail.

***What should I do with my paper check after using mobile deposit?***

After depositing your check using Mobile Deposit, please follow these best practice guidelines:

1. Write "Mobile deposit on Date" on the front of your check. The date should be the month, day, and year of your deposit.
2. Securely store your check for 5 days after your deposit, and then destroy it. This allows sufficient time in case the original check is required for any reason

***Are there fees for using Mobile Deposit?***

There are no fees for *Wells Fargo Online* and *Wells Fargo Business Online* customers to use Mobile Banking or Mobile Deposit. Please check with your wireless provider about carrier and web access charges.