



Civista Bank's Mobile Deposit FAQs

Mobile Deposit FAQs

- 1. Which of my accounts may I deposit into using the mobile banking deposit feature?**

Any of your **personal** checking and savings accounts, excluding One Choice checking, can be designated for accepting mobile deposits. The account(s) used must also be linked to your NetTeller™ online banking.
- 2. How do I access the Mobile Deposit service?**

The mobile deposit service is a separate feature available through our mobile banking apps for iPhone® and Android™ compatible devices. Separate enrollment is required for Mobile Deposit service. To enroll, visit our website, contact your local branch or call 1-844-842-0268 Monday - Friday 8 a.m. - 5 p.m. to get started.
- 3. When is the Mobile Deposit service available?**

Mobile Deposit is available through the Civista Bank Mobile Banking App upon enrollment. Use your app 24/7 to make deposits whenever and wherever you have access to your app. Deposits received by 4:00 p.m. EST are processed the same business day.
- 4. Is there a maximum deposit limit for making a mobile deposit?**

Yes, you may deposit checks totaling up to \$1,000 per day or \$3,000 per calendar month. This limit reflects mobile deposits made into all of your designated accounts.
- 5. Is there a charge for using the mobile deposit service?**

No, this is a free service. You will not be charged a fee for using mobile deposit. Wireless carrier charges may apply. Each check deposited is a separate deposit transaction.
- 6. Is an endorsement required on the back of the check?**

Yes, a check must be properly endorsed by the payee. Two-party check endorsements are not eligible with the mobile deposit service.
- 7. When is my mobile deposit available for withdrawal?**

For mobile deposits received by the Bank before 4:00 p.m. EST, funds will be available the next business day. Deposits received after 4:00 p.m. EST will be available within two business days. All checks deposited are subject to verification.
- 8. What should I do with the original check after the mobile deposit is made?**

Once you have confirmed the deposited funds are posted to your account, mark the original check "VOID" and properly destroy the item.



9. How do I view my mobile deposits?

From the mobile deposit check screen of the App, click on the Review button to see the mobile deposits submitted the past five days. Click on a specific deposit to review the deposit details. Details will show the Deposit Status, Account Number, Transaction ID, Date and Amount. You may also view the front and back of the check deposited. Completed deposits are also available through your NetTeller online banking account activity listing and on your account statements.

10. Is there a cut off time for submitting mobile deposits?

Yes, the cut off time is 4:00 p.m. EST. Deposit images received by the Bank after 4:00 p.m. EST will be processed on the next business day.

11. Will I receive any notification of my mobile deposit?

In addition to the instructions on the mobile app screen, you will receive an email from mobiledesposit@civistabank.com with the submission status of your deposit.

12. What types of checks are not accepted by mobile deposit?

- Checks or items containing an alteration to any of the fields on the front of the check or item, or which are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn.
- Checks or items previously converted to a substitute check, as defined in Reg CC.
- Checks or items drawn on a financial institution located outside the United States.
- Checks or items that are remotely created checks, as defined in Reg CC.
- Checks or items not payable in United States currency.
- Checks or items dated more than six months prior to the date of deposit
- Checks or items prohibited by Civista's current procedures relating to the Services or which are otherwise not acceptable under the terms of your Civista account.
- Travelers' Checks
- Insurance Claim Checks

Mobile Deposit enrollment is offered at the bank's discretion for established account relationships with deposit activity totaling \$1,500 or more over the past 90 days into a qualified account. Other qualifications may apply.

Apple, the Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

Android is a trademark of Google, Inc.

Standard wireless carrier charges may apply.