



## Mobile Deposit Instructions:

Use these tips to successfully deposit your check from your smartphone.

- Endorse the back of the check with your signature, “Mobile Deposit Only” and the last four digits of your account number.
- Take photo against a background with a strong contrast between the check and the surrounding area.
- Position the camera above the check so there is no angle.
- Move any objects that show up in the picture away from the check.
- Make sure the check is visible, contains all four corners, is well lit and in focus.
- Both the front and the back of each check must be transmitted to the Bank.
- The check must contain a readable; check number, payee name and endorsement.
- The check must contain a readable MICR line at the bottom of the check.
- The check must contain a readable character (numeric) amount of the check and legal (written) amount of the check.
- The check must be drawn on an institution located within the United States.
- If your deposit was received prior to 3:00 p.m. EST, your deposit will generally be available to you in two business days.

Longer delays may apply, as specified in the applicable Terms and Conditions of your account.

We will notify you if we delay your ability to withdraw funds and tell you when the funds will be available.

- Securely store your check for 14 business days after the deposit is accepted, then destroy or otherwise properly dispose of the accepted check to ensure the check is not represented for payment.



Ineligible Items:

Capture and deposit only checks as defined in the Federal Reserve Regulation CC ("Reg CC") and only checks that are permissible by the mobile deposit service.

Do not scan and deposit any of the following types of checks or other items that shall be considered ineligible items:

- Checks payable to any person or entity other than the person or entity that owns the account where the check is being deposited.
- Checks with any endorsement on the back other than that specified in this agreement.
- Checks or items containing obvious alteration to any of the fields on the front of the check or item, or which you know or suspect, or should know or suspect, 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 not payable in United States currency.
- Checks or items dated more than 6 months prior to the date of deposit.
- Checks or items on which a stop payment order has been issued or for which there are insufficient funds.
- Checks or items prohibited by our current procedures relating to the mobile deposit service or are not acceptable under the deposit account terms of your Piedmont Federal account.
- Travelers checks, money orders, savings bonds
- Checks that have previously been negotiated, submitted through this Service, or through a remote deposit capture service offered at any other financial institution.
- Checks that are drawn or otherwise issued by the U.S. Treasury Department.