



# Business Mobile Deposit Made Easy

*Step-by-step guidance for error-free mobile deposits*

## Before You Start

- Make sure your check is properly filled out and signed.
- Checks made payable to "Cash" won't be accepted.

## Endorsement Tips

- Always sign the back of the check.
- Include "For Mobile Deposit Only" under your signature or check the "Mobile Deposit" box on the check.

## Taking the Photo

- Log-in to the Cross County Savings Bank Mobile App. Click on More > Check Deposit.
- Select the account you would like your mobile deposit to go into.
- Enter the amount of the check
- Click the Camera Icon to begin taking photos of your check.
- Place your check on a dark, flat surface with good lighting
- Align your check within the guidelines on the screen and hold your phone steady.
- Capture clear images of both the front and the back (endorsed) sides.

## Submitting Your Deposit

- Double-check the amount entered matches the check.
- Verify you're depositing to the correct account
- Wait for confirmation that your deposit was successfully submitted.

## After You Deposit

- Hang onto the check for ten (10) days in case of any issues
- Check the "History" Tab on the Check Deposit screen or your email for information about your deposit.
- Wait for confirmation that your deposit was successfully submitted.

Once you submit your mobile deposit, the bank begins reviewing checks in batches throughout the day. Your check is examined to make sure it's clear, properly endorsed, not a duplicate, and tied to an eligible account. If everything passes inspection, your deposit is approved. Funds from approved deposits typically post late at night or early the next morning. If there's an issue, you will receive an email notifying you of the declined deposit.