



Mobile Deposit FAQs – Frequently asked Questions

What is mobile deposit?

Mobile deposit is a service which allows a consumer to submit a check to Kalamazoo County State Bank (KCSB) for deposit via smartphone or tablet device. This is done by capturing an image of the front and back of the check using the camera on the device to be deposited and then submitting the image to KCSB.

Is mobile deposit included in the KCSB mobile app or is there a separate app that must be used?

Mobile deposit is integrated right into KCSB's mobile app for ease of use.

Is the KCSB mobile app required to use the service?

Yes. To use KCSB mobile deposit, consumers must have a supported mobile device, such as a smartphone or tablet that is compatible with the mobile deposit app, with a camera and a supported operating system, have a data plan for the mobile device, and the KCSB mobile app downloaded to the mobile device. Mobile deposit is not available via a computer/PC.

Do all customers qualify for mobile deposit?

No. There are eligibility requirements which must be met and maintained to qualify for mobile deposit. These requirements can change at the sole discretion of KCSB. Currently, the eligibility requirements are as follows:

- Must be a customer for 90+ days
- Must have an eligible account type (checking/savings)

- All deposit accounts must have a positive balance
- Must not have 6 or more NSF's within the last 6 months

Are there deposit limits and/or check holds for deposits made through mobile deposit?

Yes. Limits and hold rules apply and are at the discretion of KCSB. The current dollar deposit and daily limit is \$3,000.00 per business day.

Is there a fee for the service?

No. This service is available to our customers free of charge from KCSB; however, we reserve the right to change that at any time.

If a customer is approved for mobile deposit, can KCSB remove/change that approval?

Yes. KCSB reserves the right to remove or change approval of mobile deposit at any time. KCSB will periodically review accounts enrolled in mobile deposit to ensure eligibility requirements are being met. KCSB will remove mobile deposit access if the service is being abused.

Can any type of check be deposited with mobile deposit?

No. Not all checks/items are eligible to be deposited through mobile deposit. Per the mobile deposit user agreement, the following items are not eligible for deposit:

- Checks payable to any person or entity other than you, or to you and another party.
- Checks containing any alteration of which you know or believe to be fraudulent or not authorized by the owner of the account on which the check is drawn.
- Checks that are not in original form with an original signature, such as

substitute checks or remotely created checks (as defined in Reg CC).

- Checks drawn on a financial institution located outside the United States.
- Checks not payable in United States currency.
- Checks or items on which a stop payment order has been issued or for which there are insufficient funds
- Checks payable jointly, unless deposited into an account in the name of all the payees.
- Cashier's Checks, Treasury Checks, Money Orders

Does the check need to be endorsed?

Yes. The check must be properly endorsed prior to transmitting for deposit. All checks deposited must be:

- Endorsed by all required payees.
- Endorsed that they are "For KCSB Mobile Deposit Only"

What if I have more questions?

Please call KCSB at (269) 679-5291 and we will be happy to assist you. We are available from 8 am to 4 pm, Eastern time, Monday – Friday.