

Mobile Deposit

What is Mobile Deposit?

- With Mobile Deposit you can make a deposit directly into your eligible checking or savings account, using your Android or Apple® mobile device.
- Mobile Deposit is secure, easy to use, and convenient.

What do I need in order to use Mobile Deposit?

- To use Mobile Deposit, simply download the Mobiliti™ app.
- If you currently have Mobiliti™ downloaded, just make sure it is the most current version.
- A “Deposits” button will appear within the App, with the option to “Deposit a Check” or “View Mobile Deposit History”.

On which devices is Mobiliti™, available?

- Mobiliti™ is available on Android and Apple® devices.

Is there a fee to download Mobiliti™?

- D.L. Evans Bank does not charge for the download of Mobiliti™. However, data rates from your provider may apply.

Is there a fee to use Mobile Deposit?

- There is no fee; this is a free service.

What account types are eligible for Mobile Deposit?

- You can deposit checks into your checking and/or savings accounts to which you have Online Banking access.

What types of checks can I deposit?

- You can deposit checks payable in US dollars drawn on any bank in the US.

How should the check be endorsed?

- Checks must be endorsed as payable; however, multiple payee checks cannot be deposited via Mobile Deposit, unless all payees have properly endorsed the item and all payees are joint account holders on the account the funds are being deposited into.
- Additionally, under the endorsement, **“D.L. Evans Bank Mobile Deposit”** MUST BE NOTED. If “Mobile Deposit” is missing from the endorsement area, the item will be rejected. D.L. Evans Bank will notify the customer with the rejection via email. Example of a proper endorsement:

John Smith
D.L. Evans Bank Mobile Deposit

or

ABC Company by John Smith
D.L. Evans Bank Mobile Deposit

Is there a limit on how much I can deposit using Mobile Deposit?

- Yes, the following limits apply:
 - Daily deposit limit: \$5,000.00
 - Per check deposit limit: \$5,000.00
- You will receive the following error message when the limit is exceeded:
 - **“You have exceeded the maximum amount allowed for a single transaction.”**

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

For Deposits Made:	Funds Are Generally Available:
Before 5:30pm Mountain Standard Time	On the next business day after the date of deposit
After 5:30pm Mountain Standard Time	On the second business day after the date of deposit
Non-Business Days	On the second business day after the date of 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 generally available on the following Tuesday. Business days are Monday through Friday, except federal holidays. D.L. Evans Bank reserves the right to place a hold on any check if deemed necessary.

How do I make a deposit using Mobile Deposit?

- After you have logged into Mobiliti™, click on the “Deposit” button. Select “Deposit a Check”. Under the account banner, select the account you wish to deposit the check into. Enter the amount of the deposit and then click “Take Photos”.
- Make sure you have endorsed the check as made payable and have **“D.L. Evans Bank Mobile Deposit”** written under your signature. Example of a proper endorsement:



- You may be asked to allow the App to access your camera before making your first Mobile Deposit; please select “Allow”.
- Take a picture of the front and back of the check, making sure that all four corners are in the picture. You will have the ability to retake a picture if part of the check is missing or the picture is of poor quality.
- You will then be asked if you wish to deposit the check into your account. You have the option to select “Yes” or “No”.

What should I do with my paper check after using Mobile Deposit?

- Securely store your check for 14 days after the deposit is made and then properly destroy the item. This will allow sufficient time in case the original check is required to be brought to the branch for some reason. As a customer of D.L. Evans Bank, you agree to properly dispose of all checks deposited using Mobile Deposit.

Will I receive an email or text confirmation of the deposit?

- No, this is not available at this time. However, in the event your deposit is rejected, an email will be sent to the address on file with an explanation as to why it was rejected. Instructions may also be included, such as: "Please write 'D.L. Evans Bank Mobile Deposit' on the item under your endorsement and resubmit deposit."

How will I know the check was deposited into my account?

- You may review your account through Mobiliti™ or your Online Banking on the applicable business day and verify the deposit posted to your account.