



What is the D.L. Evans Bank Mobile Deposit service?

- 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 D.L. Evans Bank mobile app, Mobiliti™.
- 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 create a New Deposit or View Deposit History.

On which devices is the Mobile App, Mobiliti™, available?

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

Is there a fee to download the Mobile App, 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 not a fee; this is a free service.

What types of accounts 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 U.S. dollars drawn on any U.S. bank.

How should the check be endorsed?

- The check should 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, "**Mobile Deposit**" should be noted. If Mobile Deposit is missing from the endorsement area, the item will be rejected. A D.L. Evans Bank Representative will notify the customer with the rejection reason. Below is an example of a proper endorsement:

John Smith
Mobile Deposit

or

ABC Company by
John Smith
Mobile Deposit



Is there a limit on how much I can deposit using the D.L. Evans Bank Mobile Deposit?

- Yes, the following limits apply:
 - Daily Deposit Limit: \$2,500.00
 - Per Check Deposit Limit: \$2,500.00
- 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 5:30 pm Mountain Standard Time	On the next business day after the date of deposit
After 5:30 pm 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 into my account through Mobile Deposit?

- After you have logged into Mobiliti™, click on the Deposits button. Select New Deposit. Under the Account banner, select the account you wish to deposit the check into. Enter the amount of the deposit, and then click Continue.
- Make sure you have endorsed the check as made payable and write **“Mobile Deposit”** under your signature. Below is an example of a proper endorsement:

John Smith
Mobile Deposit

or

ABC Company by
John Smith
Mobile Deposit

- 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 have the ability to retake a picture if part of the check is missing or the picture is 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 your deposit, and then destroy the item. This allows sufficient time in case the original check is required for some reason. As a customer of D.L. Evans Bank, you agree to properly dispose of all checks deposited through Mobile Deposit.

Will I receive email or text confirmation of 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 "Mobile Deposit" on the item under your endorsement and resubmit deposit."

How do 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.