

FAQ on Check Connect Mobile Deposit

What is Consumers National Bank Check Connect?

Consumers Check Connect gives you a convenient way to deposit checks from your smart phone saving you time and reducing trips to the branch or ATM.

Can anyone use Check Connect?

You must meet the following criteria in order to be eligible for this service:

- a) be 18 years of age
- b) be in good standing with all accounts with Consumers National Bank
- c) have a checking account with the Bank (checking accounts can be opened at a
- d) branch or at <https://www.consumersbank.com/>)
- e) have had a checking account with the Bank for, at minimum, the 30 days preceding the date of the Agreement; and
- f) have had 6 or fewer overdrafts in the 30 days preceding the date of the Agreement (an overdraft occurs when a customer withdraws funds from the checking account that do not exist).

What kind of phone will I need to use Check Connect?

You will need an iPhone or iPad running the latest version of iOS and an Android Phone running OS 2.3 or higher.

What kinds of checks can I submit with Check Connect?

Generally, eligible checks include checks in their original form, payable directly to you, in U.S. dollars and drawn against a U.S. financial institution.

How should I endorse my check?

All checks must be signed by the depositor(s) and “For Mobile Deposit” should be included beneath the signature as well.

Are the check photos taken of my deposit stored anywhere on my device?

No, the check images are sent directly to Consumers National Bank and are not stored on your mobile device.

Are there any restrictions to the amount of money I can deposit?

Yes, limits are established on the total dollar amount of checks deposited through Check Connect. Clients can view their limits from within the Mobile app. The limits are \$2,500 daily & \$5,000 per rolling 30 days.

What should I do with my check after I have submitted a deposit?

Once your deposit is successfully submitted, store your check for 60 days. After that time mark it void and destroy.

When will I see my deposit posted to my account?

Mobile Deposits received no later than 4:00 PM ET on any business day will be posted the next business day. Deposits received after 4:00 PM ET will be processed on the next business day.

When will I have access to my funds?

Funds will generally be available for withdrawal after the second business day after the day of your deposit.

Why was my mobile check deposit amount changed or why was my deposit not accepted?

All deposits are subject to our verification procedures and we may refuse, limit or return deposits for any reason. If there is a change to your deposit amount or status, Consumers will contact you to let you know.

I'm having trouble getting my check images to be accepted. What can I do?

Make sure that you have placed the check on a dark or contrasting background against which it will stand out. Ensure that all four corners of the check are visible in the picture. Use a steady hand to reduce image blur and take the picture in a properly lit area.