



Mobile Deposit FAQs

What do I need?

Mobile Deposit requires the Byron Bank Mobile Deposit Application for a smartphone or iPhone, a User ID and Password and/or fingerprint.

How do I activate Mobile Deposit?

Login to the mobile app and click on deposit, talk to a Customer Service Representative at 815-234-2561, or stop into one of our three locations in Byron, Davis Junction, or Poplar Grove.

How secure is Mobile Deposit?

Mobile Deposit is as secure as our Online Banking platform. Feel comfortable knowing that your money and information are always handled in a safe and secure format.

What types of checks are accepted with Mobile Deposit?

Mobile Deposit allows you to deposit most U.S. consumer and business checks made out to you with a current date. However, certain checks are not supported through the remote deposit channel.

What types of checks are *NOT* accepted with Mobile Deposit?

- Checks payable to a business when depositing into a personal account.
- U.S., State, or other savings bonds.
- Checks from a third party.
- Checks payable to someone other than the accountholder.
- Checks containing obvious alteration to any of the fields on the front of the check.
- Checks that you know, or suspect, are fraudulent.
- Checks that were previously converted to a substitute check.
- Checks that were previously deposited but returned unpaid.
- Checks drawn on a financial institution located outside the United States.
- Checks not payable in United States currency.
- Stale dated checks (Generally this would be any check that is more than 6 months old, but may be less if indicated on the front of the check.)

Can I make mobile deposits to my savings accounts with Byron Bank?

Yes. You may make mobile deposits to both Byron Bank checking AND savings accounts.

When are funds available?

Deposits are subject to verification and funds will not be available immediately after Mobile Deposit. Checks deposited before 4:00 p.m. on business days will be available the same day. Checks deposited after 4:00 p.m. on business days or on non-business days will be available on the next business day. Business days include Monday through Friday, excluding federal holidays. Deposits will be available once they have been posted to your account during nightly processing.

What happens if there is an issue with the deposit?

Once you've made your Mobile Deposit, you will see it under *Pending Status* in the application. If you deposit an amount over your check limit or your daily limit, you will receive an error message at the time of deposit. In the event your Mobile Deposit cannot be processed, you will see the check listed as rejected under the deposit history.

What are the limits?

Per check limit is \$3,000 and per day limit is \$5,000.

When I take a picture of the check, do I need to capture the whole check in my picture, or is okay to just capture the amount?

You must capture an image of the entire check. The app will prompt you to take a photo of both the front and the back of each Mobile Deposit check. The images of the check must be clear. If the quality of the images are poor, you will receive an error at the time of deposit that states to take the picture again.

How do I endorse the check?

You will need to endorse the check with the words "For mobile deposit to Byron Bank," and sign your name.

What do I do with the paper checks after I've made my Mobile Deposit?

Once you've used Mobile Deposit to deposit a check successfully, keep the check until the funds are posted to your account. Once the funds are deposited to your account, destroy the check.