



Frequently Asked Questions about Mobile Deposit

Capital Bank is proud to add Mobile Deposit access via your smart phone to our mobile application. Mobile Deposit is convenient, easy and secure. Using an iPhone®, iPad® or Android™ devices, customers can deposit checks into their Capital Bank account(s) with a few simple steps. Save a trip to the bank and deposit checks anywhere, anytime.

Q: Are there any eligibility requirements?

A: Mobile Deposit requires valid Online Banking credentials, a Capital Bank account, and the Capital Bank Mobile app for iPhone®, iPad® or Android™ devices.

Q: What are the system requirements for using Mobile Deposit?

A: System Requirements are as follows:

- iPhone®
 - Apple iOS 9.0 or later

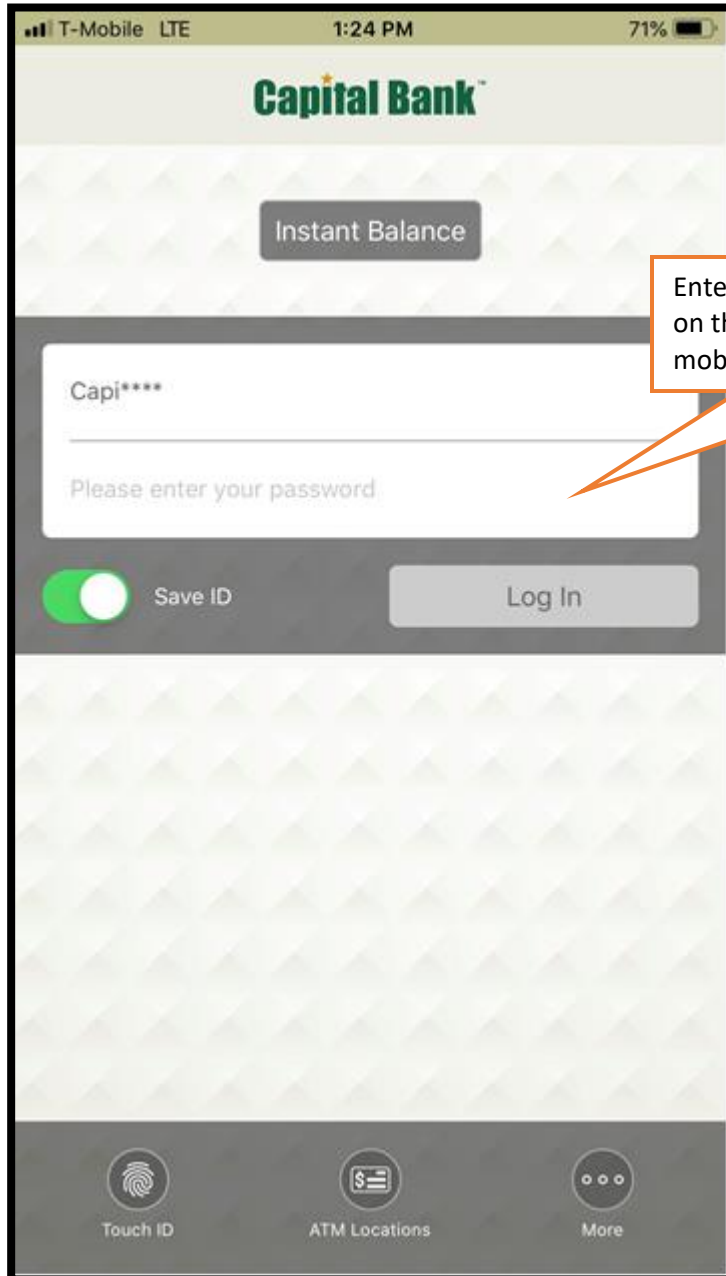
- Google Android™
 - Android OS version 5.0 or later

Q: How do I get Capital Bank Mobile Deposit?

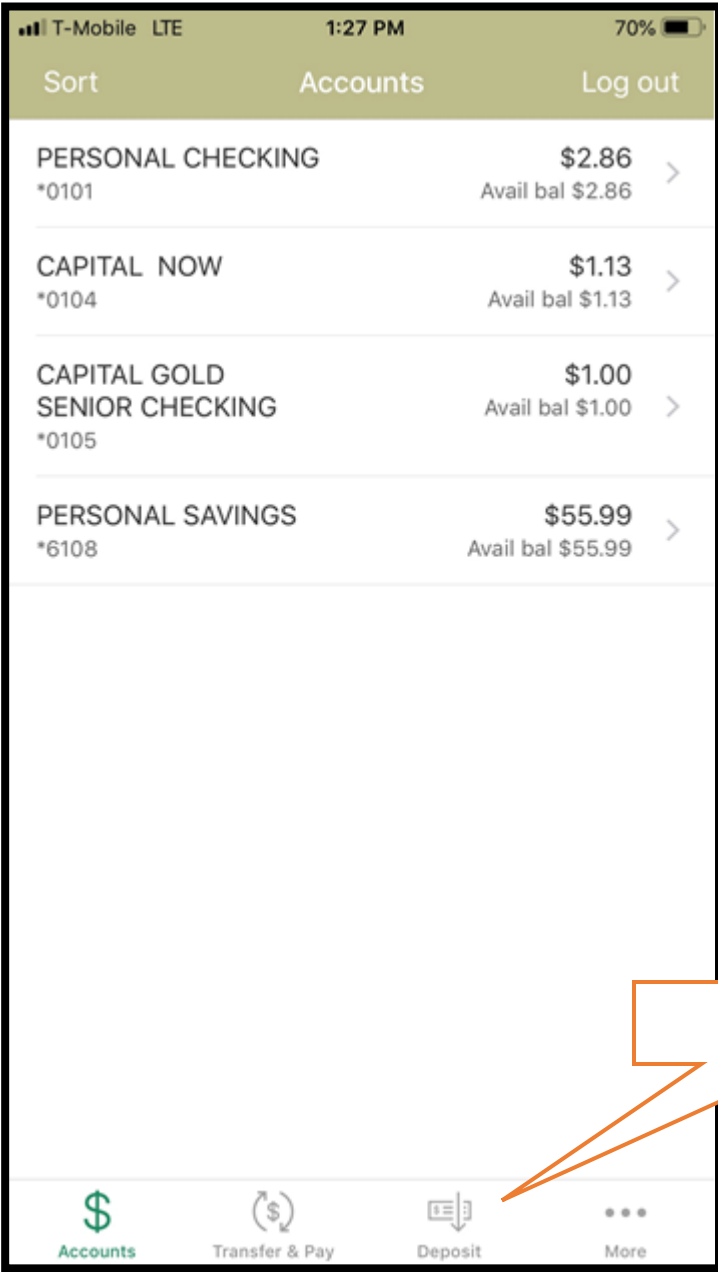
A: Download the Capital Bank app to your phone/device by visiting the Apple App Store or Google Play store.

How do I make a Mobile Deposit?

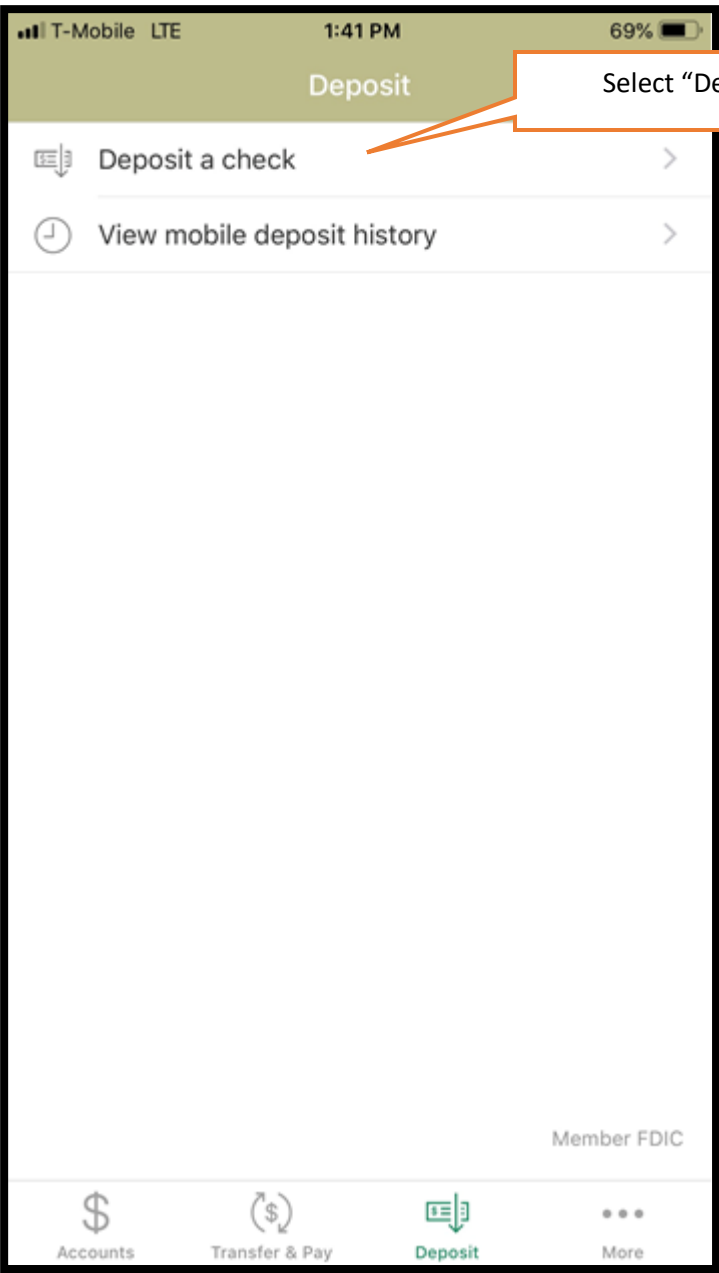
A: To make a deposit please follow the steps below:



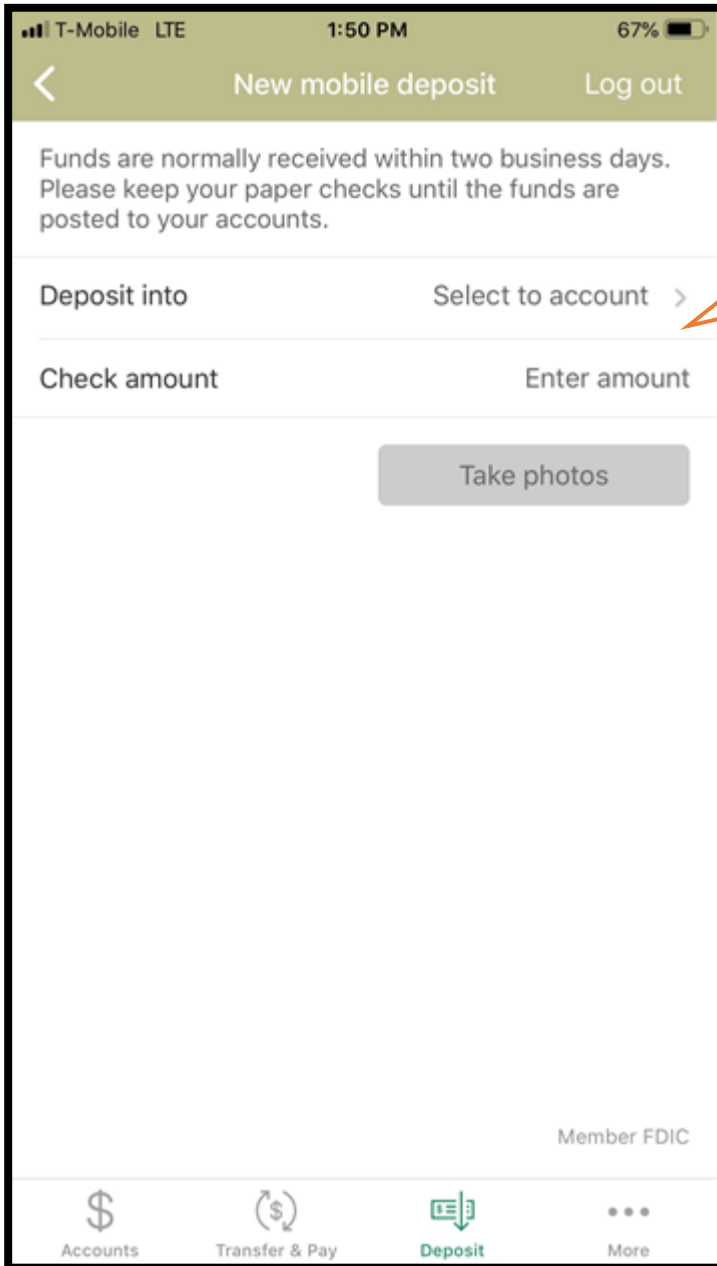
Enter your password and tap "LOG IN" on the Capital Bank application on your mobile device.



Select "Deposit"



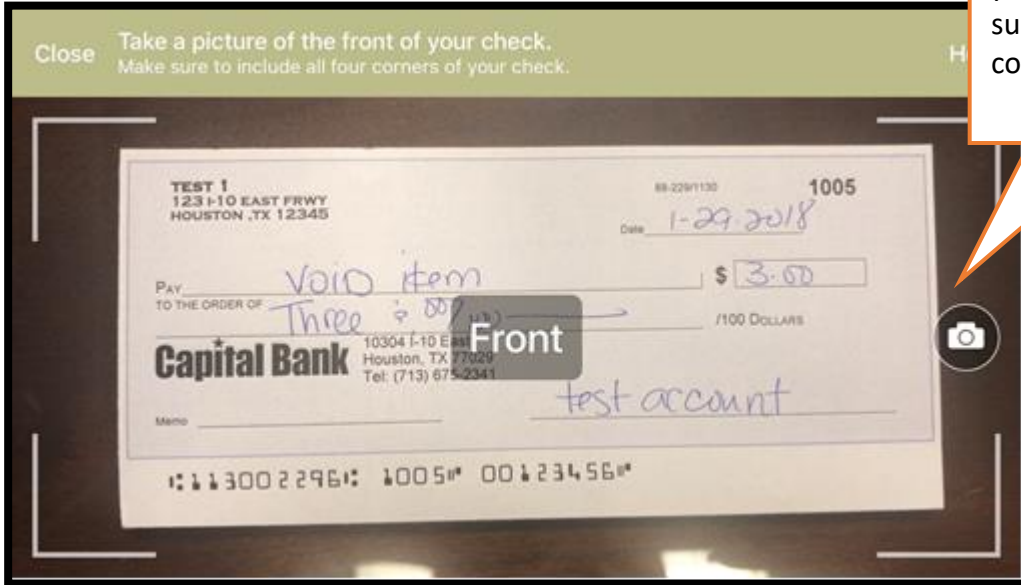
Select "Deposit a check"



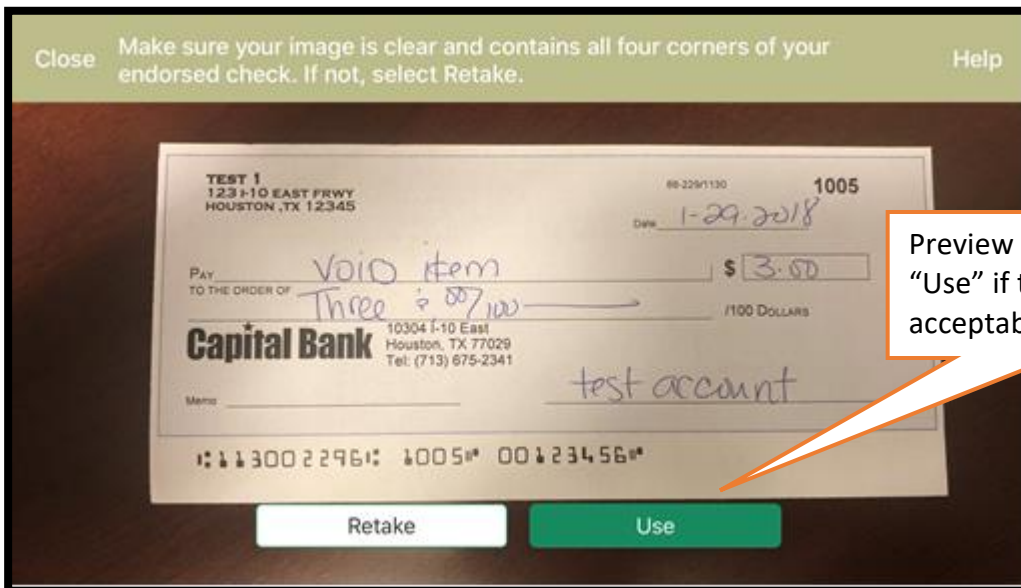
Select "Select to account" to choose the account you want to deposit into

Select "Enter Amount" to enter the amount of the check

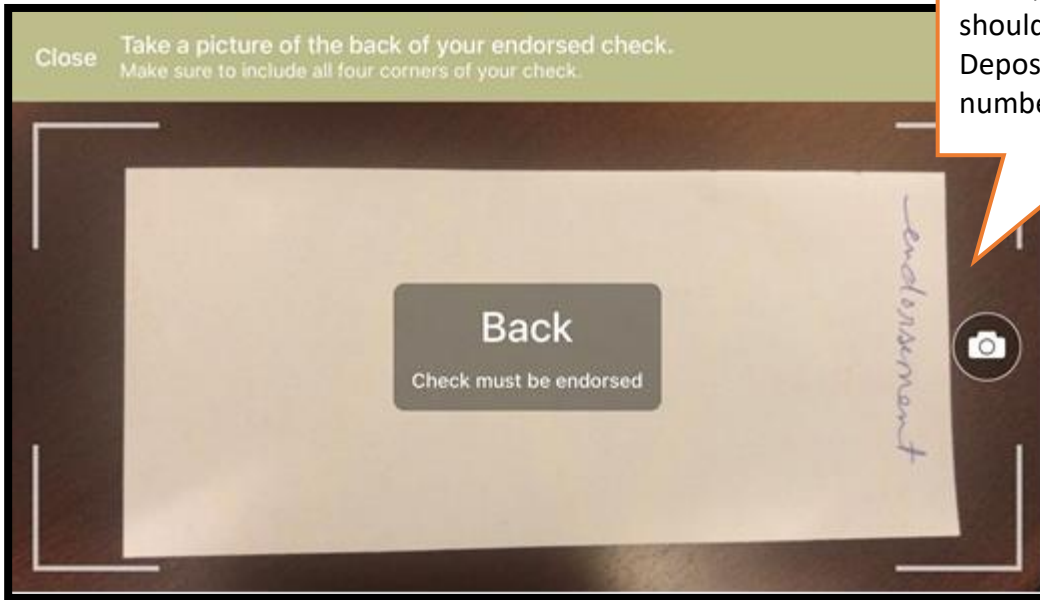
Once you enter the information select "Take photos". The application will ask to access your camera at initial use.



Capture the front of your check – making sure that all four corners are imaged.



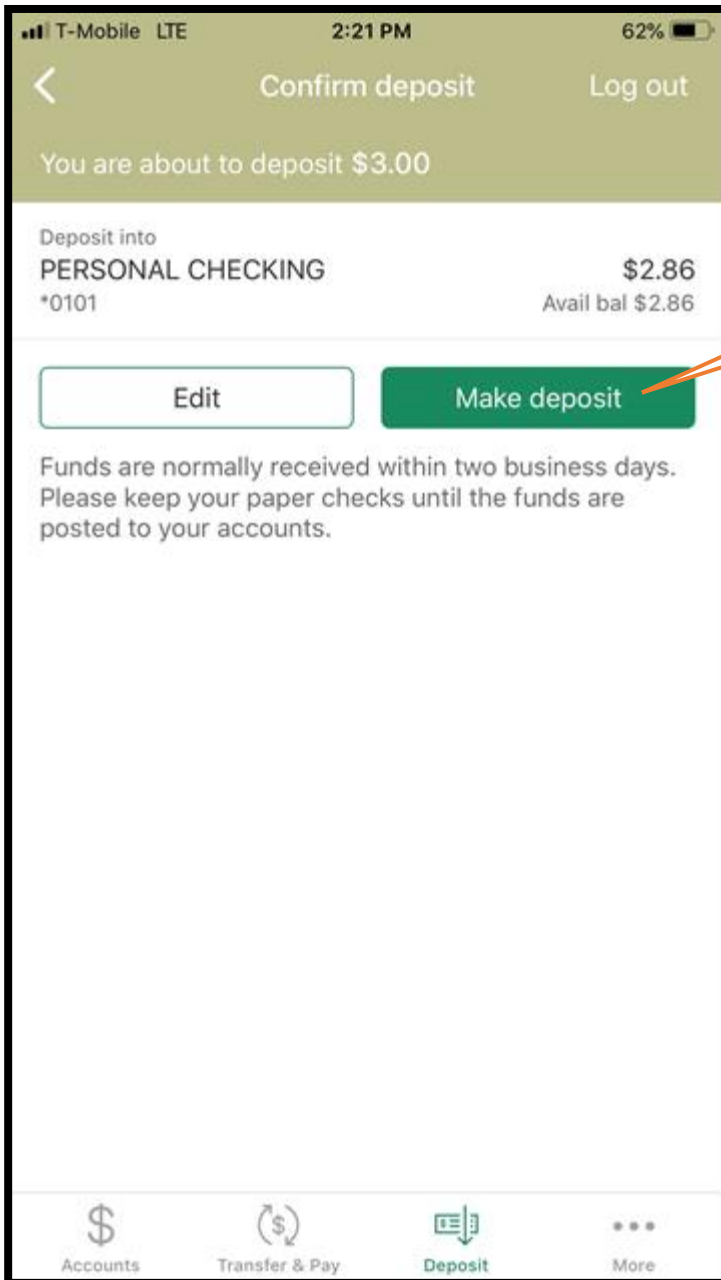
Preview the image and tap "Use" if the image is acceptable.



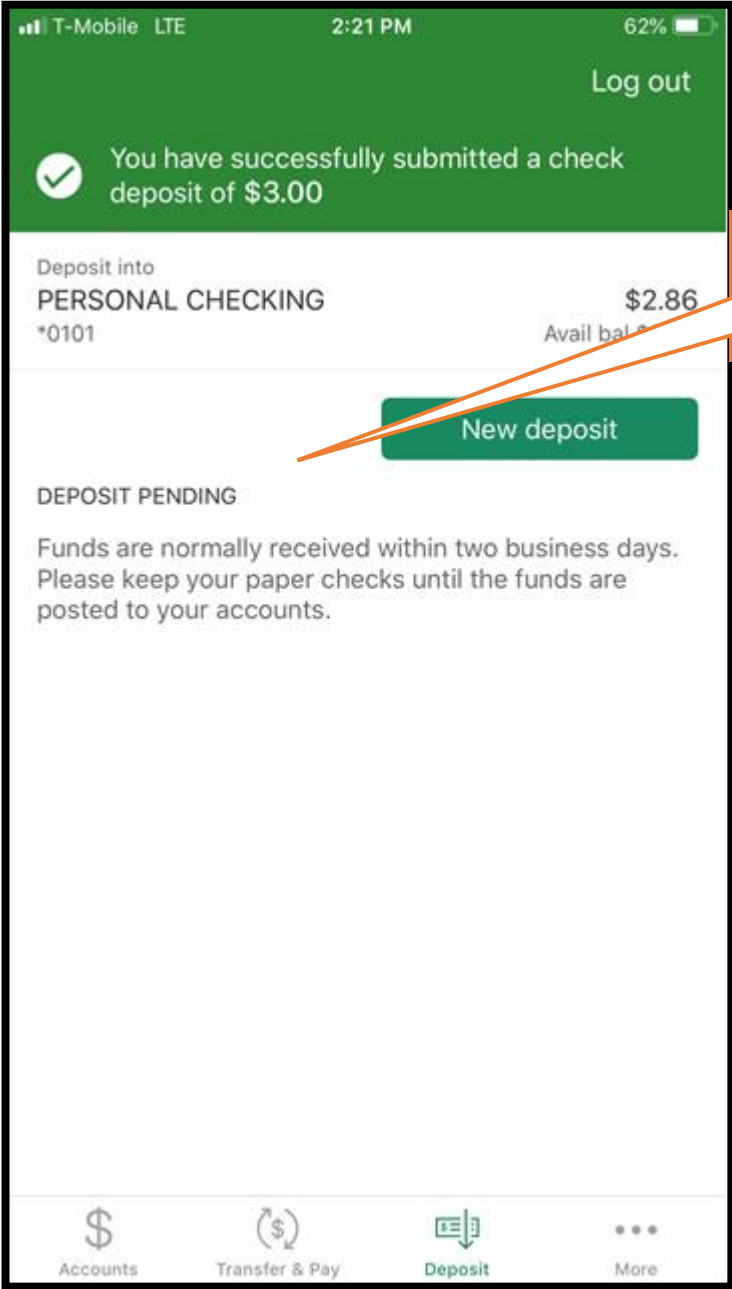
Capture the back of the check, the endorsement should include "For Deposit Only", account number and signature.



Preview the image and tap "Use Photo" if the image is acceptable.



Confirm your deposit details. Tap "Make deposit" if you wish to deposit the check.



Your deposit will show as pending until processing later in the day.

Q: What accounts are eligible for Mobile Deposit?

A: Any Capital Bank checking, savings, or money market account.

Q: When can I use Mobile Deposit?

A: You can use Mobile Deposit 24 hours a day, 7 days a week, including weekends and holidays.

Q: How much does Mobile Deposit cost?

A: No charge from Capital Bank. Other fees may be assessed by your mobile carrier.

Q: When will funds from Mobile Deposits be available?

A: If your deposit was accepted before 6:00 p.m. CST, funds will generally be available to you the next day. The funds will post to your account after the evening update (usually after midnight).

Deposits made after 6:00 p.m. CST, or on weekends or holidays, will be processed the next business day.

Items received through Mobile Deposit will be subject to the Bank's Funds Availability Policy as defined by the Federal Reserve Board's Regulation CC (12 CFR 229). The availability policy can be obtained at all Banking Centers or by visiting the Disclosure section on our website.

Q: Are there limits to how much I can deposit?

A: Yes, the daily per check limit is \$2,500.00 and the total daily deposit limit is \$5,000.00.

Q: Is there a limit to the number of checks that I can process per deposit?

A: Yes, each deposit is limited to a single item. Multiple deposits may be made up to the daily dollar deposit limit.

Q: Do I need to scan and submit a deposit slip with my check?

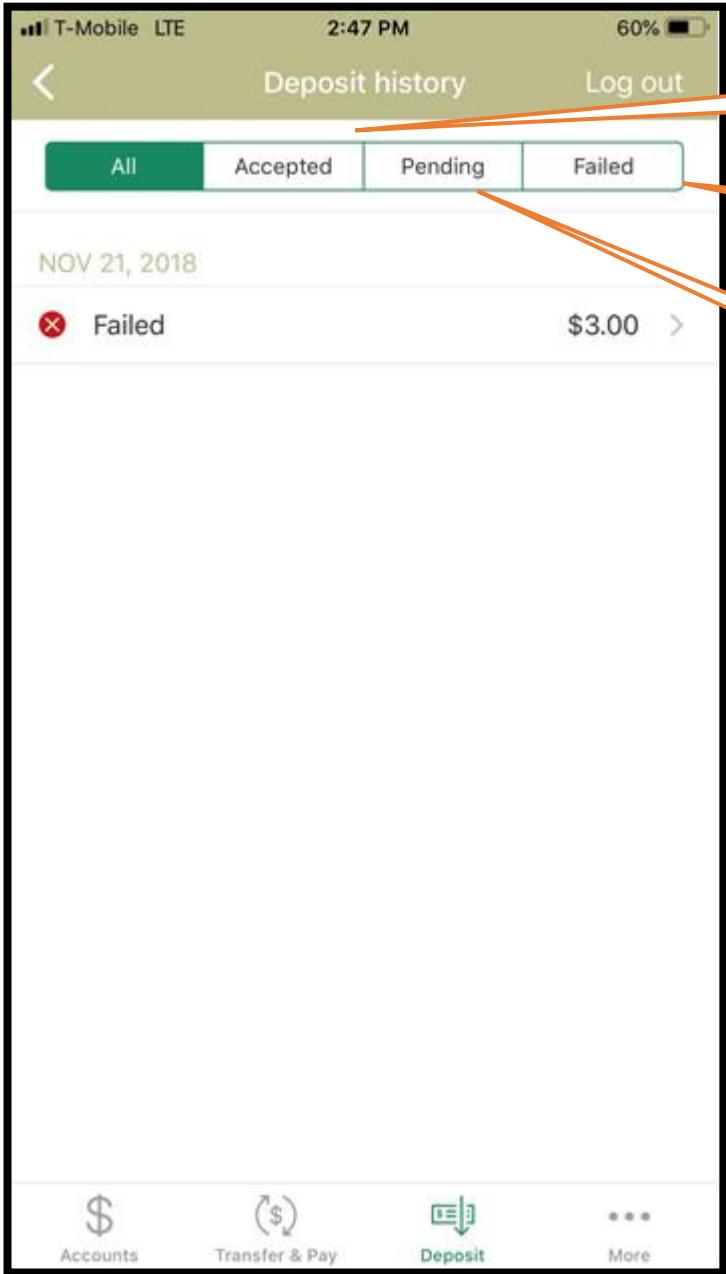
A: No, that is why it is especially important that you include your account number as part of your endorsement.

Q: How do I know that Capital Bank has received my deposit?

A: This information will appear in the “Deposit History” section of the application. When the deposit is first sent it will show as “pending”. Once the check has been processed, the message will change to “accepted”.



Select "View mobile deposit history"



Accepted Deposit

Rejected Deposit

Pending Deposit

Q: What do I do with my check after it has been deposited?

A: Upon confirming that you received credit for the check deposited, you must destroy the check by shredding or other means, or clearly mark "VOID" or "Electronically Deposited" on the front and back of the check.

Q: Do you have any suggestions for taking good photos?

A: All images are reviewed for clarity and completeness. If an error is detected, the app will prompt you to retake the photo. The following tips will ensure a good photo:

- Find a well-lit area
- Place the check on a dark surface
- Remove other items from view
- Make sure all four corners of the check are visible. Use the guides built into the app to help you align the picture.
- Flatten folded or crumpled checks before taking your photo
- Position the camera directly above the check (not at an angle)

Q: What part of the check should be photographed?

A: The front and back of the check will need to be photographed for acceptance. You should take a picture of the entire check.

Q: Am I required to endorse the check before submitting for deposit through Mobile Deposit?

A: Yes, all items should contain the following:

- Restrictive endorsement on it "For Deposit Only"
- Your signature
- Your account number

Q: Can I deposit any type of check with Capital Bank Mobile Deposit?

A: Mobile Deposit can accept most check types, including two party (personal), payroll, and government checks. However, the following check types may not be processed using Mobile Deposit:

- Traveler's Checks
- Foreign Checks
- Savings Bonds
- Credit Card Advance Checks
- Gift Checks