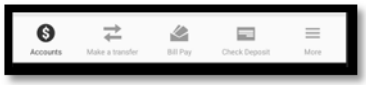
Brannen Bank
FINANCIAL SOLUTIONS SINCE 1926

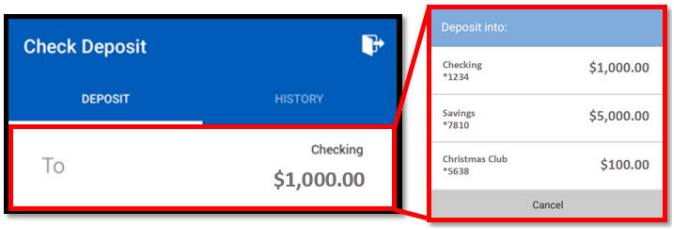
MOBILE DEPOSIT INSTRUCTIONS

1. Login to the Brannen Bank Mobile App.
2. Click on "Check Deposit".

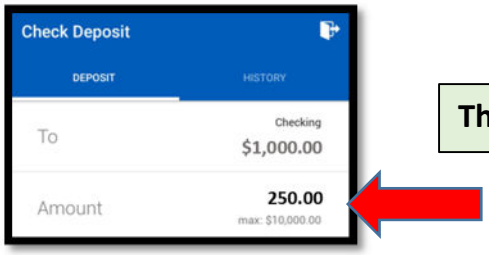


The cut-off time for Mobile Deposits to be processed on the current business day is 4:00pm.

3. Select the account you would like the deposit posted to.
   a. Click on the "To" box to open a list of your accounts, if you have more than one.

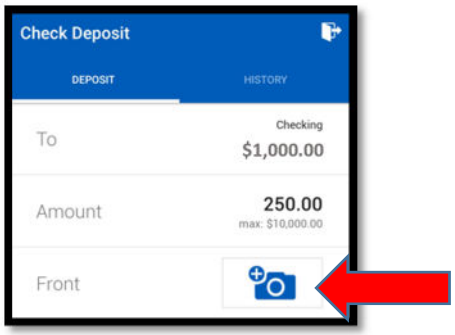


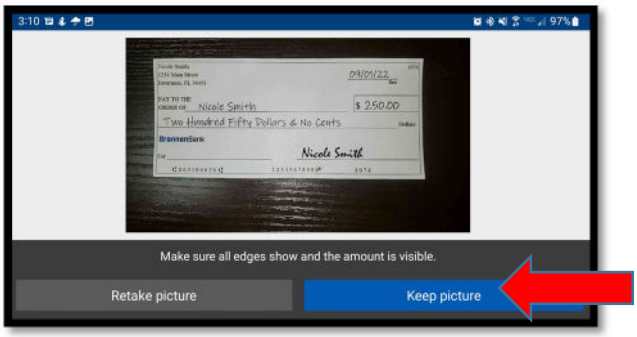
4. Enter the Check Amount.



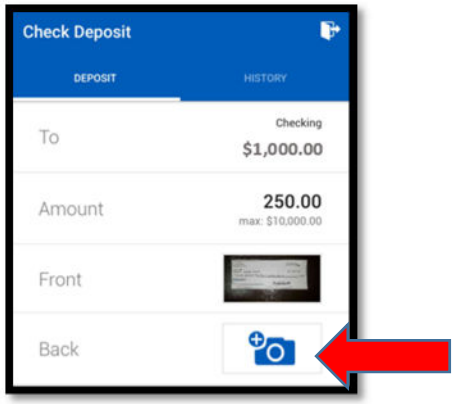
The Daily / Monthly Mobile Deposit Limit is $10,000.00.

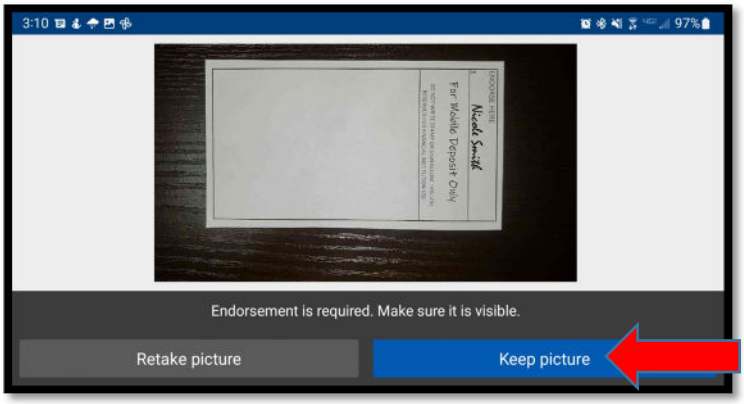
5. Click on "Front" to take a photo of the front of the check.





6. Click on "Back" to take a photo of the back of the check.

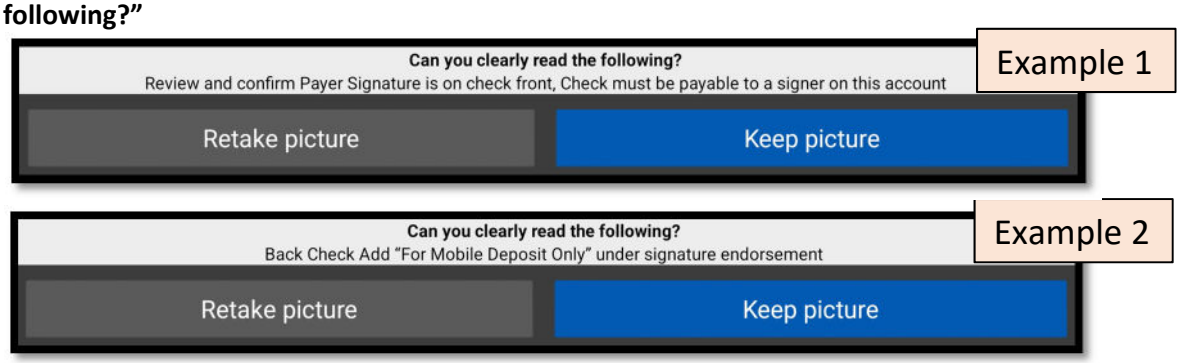




IMPORTANT: Make sure to endorse the check properly and include "For Mobile Deposit Only".

7. Click on **Deposit**
8. Sometimes after you click on **Deposit** you will receive an alert message → ⚠ Almost there...
   a. Review the information in the "Almost There..." Alert Message, then click on **LOOK AT PICTURE**

b. You will be redirected to the Image in question to answer the question "**Can you clearly read the following?"**



i. If everything is OK on the check, click on "Keep Picture" to complete the Deposit

ii. If anything is incorrect or needs to be changed, click on "Retake Picture" to make the correction or change and then complete the Deposit

BRANNEN BANK MOBILE DEPOSIT IMPORTANT INFORMATION

Mobile Remote Deposit Services

Brannen Bank's Mobile Deposit is designed to allow you to make check deposits to your account(s) conveniently by scanning the original check(s) and delivering the digital image(s) to us via your Mobile Device. In order to be eligible for Mobile Deposit, you must meet account criteria requirements.

Limits

Brannen Bank may establish limits on the dollar amount and/or number of deposits made on a daily / monthly basis. If you attempt to initiate a deposit in excess of these limits, we may reject your deposit. Brannen Bank will not accept checks payable to any person or entity other than you or a joint owner on the account. Brannen Bank will not accept checks that are altered or checks where the front and/or back image cannot be clearly read.

Receipt of Deposit

Brannen Bank will confirm receipt of a deposit request via email to you. Confirmation does not guarantee that the deposit will be approved upon review. We reserve the right, at our sole and absolute discretion, to reject any image for remote deposit into your account. We will notify you of rejected images via email to you.

Original Checks

After you have received confirmation that Brannen Bank has received an image, you must securely store the original check for **60 calendar** days and make the original check available to us at our request. Upon request, you will have **10 calendar days** to provide the requested original check in your possession. If not provided within the **10 calendar day** window, any deposited amount will be reversed from your account.

Funds Availability

Items deposited using Brannen Bank's Mobile Deposit are not subject to the funds availability requirements of Regulation CC or our Availability Disclosure. After you transmit an image to us, we will place an automatic **3 business day** hold on the deposited funds. In some cases, we may place an extended hold on your deposited funds as described in our *Funds Availability Policy Disclosure*. If we do, Brannen Bank will contact you to let you know when you can expect your funds to be available for withdrawal.

Mobile Deposit Security

You will complete each deposit promptly. If you are unable to complete your deposit promptly, you will ensure that your mobile device remains security in your possession until the deposit has been completed. It is your responsibility to establish and maintain procedures to safeguard against unauthorized deposits.

Your Responsibility

You are solely responsible for the quality, completeness, accuracy, validity and integrity of the image(s). You are solely responsible if you, intentionally or unintentionally, submit fraudulent, incorrect or illegible images to us or if Mobile Deposit is used, by authorized or unauthorized persons, to submit fraudulent, unauthorized, inaccurate, incorrect or otherwise improper or unusable images to us.