

TCSB - MOBILE DEPOSIT ANYWHERE

- Deposit 24 hours a day
- Secure and convenient
- Eliminate trips to the bank

Who is Eligible for Mobile Deposit Anywhere?

Customers who are enrolled in Mobile Deposit Anywhere (MDA) and have an eligible checking or savings account

Any customer not eligible for MDA will receive a message that the account is not currently eligible for the service when trying to access within the Mobile App.

What Types of accounts are eligible for MDA?

All checking or savings accounts except for 2nd Chance Checking.

What qualifies my account in order to use MDA?

Customers will automatically be qualified to participate in MDA if they have a supported checking or savings account considered to be in good standing. For further information about qualifications, please contact Customer Service at 918-649-2590.

What types of checks can I deposit?

Any check drawn on institutions located in the United States that have a MICR line can be processed through MDA. Checks payable jointly must be endorsed properly and deposited into an account in the name of all payees. We cannot accept foreign checks, bonds, 3rd party checks, returned or re-deposited items or rebate checks for deposit.

Are there limits on the dollar amounts and the limit of deposits I can make?

There is no limit for number of deposits allowed. The standard deposit limit of \$2500 per business day and \$10,000 per rolling 30 days may apply.

Are there fees associated with using MDA?

There is currently no charge for customers to use this service when depositing to a personal checking or savings account.¹

How do I make a deposit using MDA?

1. Launch the Mobile Banking App, log in and select Deposit Check
2. Select Account for deposit
3. Enter Check Amount
4. Take a picture of the front of the check
5. Take a picture of the back of the check
6. Review Deposit and Submit

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How do I endorse my check for a MDA?

You will endorse your check exactly as you would if depositing at a TCSB location.

How will I know that the bank has received my deposit?

You will receive a deposit confirmation on the screen after submitting your deposit that will state your deposit has been submitted for review. Email notification will be sent when your deposit has been approved for processing.

When will my deposit post to my account?

The deposit(s) will be available the next business day. Some exceptions may apply.

Is there a cutoff time to make my deposit?

If you make a deposit with MDA before 3:00 p.m. (CST) on a business day, we will consider that day to be the day of your deposit. However, if you make a deposit with MDA after 3:00 p.m. (CST), on a weekend or federally observed holiday, we will consider that the deposit was made on the next business day.

Can I deposit more than one check at a time?

You can deposit multiple checks in the same mobile banking session; however you may only photograph and submit one check per deposit at a time.

What if the check image is bad?

If the check image is unclear or critical information is missing then you will receive an error message asking you to recapture the image. You may retake photographs of the check by selecting the Retake button after image has been captured. If you are unable to photograph a clear image, please deposit your check at one of our TCSB locations or ATM.

What do I do with the check after the deposit is submitted?

You will need to retain the check for 30 days after receipt of confirmation that we have received the deposit. After the full deposit has posted and 30 days has passed, you may mark the check "VOID" and destroy it.

Can I make my opening deposit using MDA?

No, at this time Mobile Deposit Anywhere cannot be used to initially fund a new account.

What if I submit a deposit for the wrong amount?

If a different amount is entered than detected on the check, the amount will be corrected and you will be notified that the amount has been changed via email.

What If I submit the same deposit twice in error?

If the same deposit is submitted twice, you will receive an error message informing you that the check has already been deposited or cannot be accepted.

If a check I submit is returned, can I re-submit it?

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No. If a check is returned for insufficient funds, you may not re-deposit the check through MDA.

I keep receiving a blurry image error message when attempting to submit the deposit. What might be the issue?

Taking high-quality photos of the check is the best way to make MDA quick and easy. Here are some hints to keep in mind:

- Good Lighting
- Dark background
- Avoid Shadows
- Only check visible, no other objects or edges
- Align the check within the white guidelines on the screen
- Focus is important - being too close can make the image blurry

How secure is Mobile Deposit Anywhere?

TCSB Mobile Banking requires a secure login for access. No one is able to access your account information without knowing your unique username and password. We also use multiple security layers, including data encryption to protect information sent and received. For added security, Mobile Banking never transmits or stores any confidential data on customer devices and ensures that all private information sent shields personal details.

¹ Message and data rates may apply. Please check with your communications service provider for access rates, texting charges, and other applicable fees.