

Why Mobile Deposit?

It's convenient. Save time and money by eliminating special trips to the bank, or by no longer mailing in deposits.

It's easy. Enter the amount of the check deposit. Take a photo of the front and back. Review and submit.

It's secure. Mobile Banking uses several layers of security to protect your account and check data.

It's open 24/7. Day or night, you can make deposits, along with the other Mobile Banking features of checking balances and transferring funds.

It's built in. Mobile Deposit is already part of the Mobile Banking app. Look for the menu item "Deposits" after you log in with Mobile Banking.

And, it's FREE!*

* Message & data rates may apply.



70 W. 3rd Street
AND
1440 S. Main Street
Zumbrota, MN 55992

(507) 732-7555
www.bankofzumbrota.bank



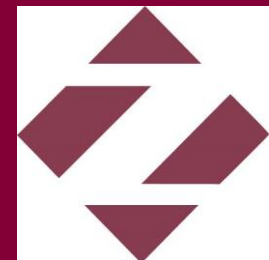
Member **FDIC**

10/2018



Tap. Snap. Deposit.

**Deposit checks fast
with your mobile device.**



Mobile Deposit

How does Mobile Deposit work?

Mobile Deposit requires a smart phone with a camera.

If you already use our Mobile Banking app, just select “Deposits” from the menu, enter in the amount of the deposit, endorse the check with “Mobile Deposit” written under your signature, and take a photo of the front and back of the check.

A few seconds after submitting the transaction, you will receive a confirmation.

If you are not currently using our Mobile Banking app, you can download it within Online Banking.

Is Mobile Deposit secure?

Yes! Mobile Deposit is very secure. Multiple layers of security give your account and check data the highest level of safety available.

Is there a cost for Mobile Deposit?

No. Currently, there are no charges* to use Mobile Deposit.

**Message and data rates may apply.*

For more details, please see the Terms & Conditions. You will find those at www.bankofzumbrota.bank

What types of checks can I deposit?

All personal and business checks drawn on a United States bank can be processed through Mobile Deposit. (For a list of ineligible items, please see the Terms & Conditions.)

Is there a deposit dollar limit?

Our daily deposit dollar limit is \$2,000 into personal accounts, \$5,000 into business accounts. (One check per deposit)

When is Mobile Deposit available?

24/7, with the exception of our routine maintenance downtime. Deposits must be submitted, received, and approved by 2:00 pm CST on a business day to be considered part of that day’s deposits. After 2:00 pm will be considered next day’s business.

When will I be able to access the money?

Checks are generally credited to your account within two business days. (See Terms & Conditions)

What should I do with the original paper checks after deposits are made?

Retain the check for 30 days, then write VOID on the check and shred it. An image of the deposited check remains available on your phone for 30 days, and within Bank of Zumbrota’s system for a specified time per banking regulations.

How do I prevent checks from being scanned and deposited twice?

The software has duplicate detection tools that usually detect items already deposited.

How do I know that the picture I took of the check is acceptable?

The Mobile Deposit software has a built-in tool that automatically identifies problems with the check image. If a problem is detected, you’ll be asked to retake the photo.

**Tap.
Snap.
Deposit.**

**Depositing checks has never
been this convenient.**