



MOBILE DEPOSIT – FAQ'S - FREQUENTLY ASKED QUESTIONS

Q. What is Mobile Deposit?

A. Mobile Deposit is a feature of our Mobile Banking app that uses the smartphone or tablet camera to take a picture of the front and back of each check and submits the images electronically to the Bank for processing, clearing, settlement and posting.

Q. Can any smartphone be used?

A. Mobile Deposit supports iPhone and Google Android models. Apple iOS 7.0 or newer and Android (Froyo) 2.2 or newer is required. Smartphones must have cameras with 2.0+ megapixel resolution and auto focus. Either touch screen or keyboard phones can be used.

Q. Can any tablet be used?

A. Mobile Deposit supports iPhone and Google Android models. Apple iOS 5.1.1 or newer and Android (Ice Cream Sandwich) 4.0.3 or newer is required. Tablets must have cameras with 2.0+ megapixel resolution and auto focus.

NOTE: The iPad 1 and iPad 2 do not meet the minimum camera resolution requirements.

Q. How do I enroll to use Mobile Deposit?

A. Customers must be enrolled in eCom internet banking and have downloaded the Mobile Banking App to their smartphone or tablet.

Q. What types of accounts are eligible for Mobile Deposit?

A. Checking, Statement Savings, Money Market Checking, and Money Market Savings are eligible.

Q. How soon will my deposit be available in my account?

A. Funds are normally received within two business days. Please keep your paper check until the funds are posted to your account.

Q. Is there a deposit cut-off time for Mobile Deposit?

A. Yes. The cut-off time for these deposits each business day is 3 PM.

Q. Are there transaction limits for Mobile Deposit?

A. Yes. The following limits apply to each Mobile Deposit:

- 5 items deposited per day
- Check Deposit Limit \$2,000
- Daily Deposit Limit \$2,000

If the deposited item exceeds these limits, the customer will be notified immediately on their phone before the deposit process is complete.

Q. Are there fees associated with Mobile Deposit?

A. No, you are not charged for this service.

Q. Are there any checks that won't be accepted for deposit using Mobile Deposit?

A. Yes. All deposits will need to pass an internal review process at Kinderhook Bank. Some examples of checks we will not accept for deposit are checks missing endorsements, checks payable to another party, foreign checks, postdated or stale-dated checks.

Q. Will I be notified if my Mobile Deposit is rejected?

A. Yes, look under "Check Deposit History" and see the status of the deposit. Your local branch will also notify you within 1 business day if a deposit is rejected and the reason why.

Q. Who should I contact if I have a question/problem using Mobile Deposit?

A. Contact your local branch, or call our Online Banking Department at 518.758.7101 if you are experiencing trouble using this feature.