



You signed up for Bank of Columbia's Mobile Deposit Capture! 😊

AWESOME! NOW WHAT?

Here's some tips for using MDC:

The backs of all checks need to be endorsed “For Mobile Deposit, account #_____” and include a first and last name signature.

Maximum MDC amounts are \$3,000/day and \$1,500/deposit.

ENDORSE CHECK HERE

x *Jane Doe*

For Mobile Deposit

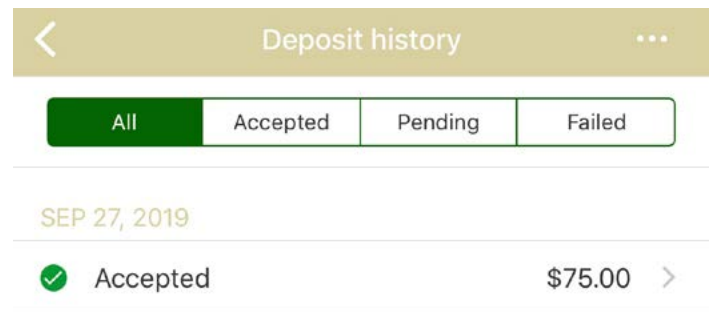
Account #1234567

DO NOT WRITE STAMP OR SIGN BELOW THIS LINE

- ✔ Before logging into the app, close all other apps running in the background.
- ✔ Take pictures in a well-lit area with a dark background. Flatten out any wrinkles on checks. Be sure images include all 4 corners of checks and are not blurry. Before submitting the image, verify that all numbers are readable.

Be Sure to Deposit Only Eligible Items:

- ⊘ The Following Item Types Are **NOT** Accepted:
 - o Money orders
 - o Traveler's checks
 - o Savings Bonds
 - o Checks drawn on a financial institution located outside the US
 - o Checks not payable in United States currency
 - o Checks that are remotely created checks, as defined in Reg. CC
 - o Checks previously converted to a substitute check, as defined in Reg. CC or returned checks
 - o Checks that have previously been submitted through the Service or through a remote deposit capture service offered at any other financial institution
- ⊘ Items with Invalid Information Are **NOT** Accepted:
 - o Checks made payable to “Cash”
 - o Checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into (third party checks)
 - o Checks payable jointly, unless deposited into an account in the name of all payees.
 - o Checks with any endorsement on the back other than that specified in the Terms & Conditions
 - o Checks containing an alteration on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn
 - o Checks on which the numerical and written amount are different
 - o Checks dated more than 6 months prior to the date of deposit



After Submitting an Item, Monitor the Deposit's Progress:

- ⌚ Pending: The bank has not yet reviewed this transaction.
- ⊘ Failed: The bank has rejected this deposit. Directions will instruct you on how to proceed or resubmit the item; contact the bank with questions: 270-384-6433.
- ✔ Accepted: The bank has submitted this item for processing. Expect the funds to be available within 1 business day.

Disposal of Item:

- ⌚ After 60 days, you agree to destroy the check that you transmitted as an image. Mark it “VOID,” or otherwise render it useless for further transmission, deposit, or presentment.

Member
FDIC



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COLUMBIA**

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