

Peoples Bank & Trust Mobile Deposit Frequently Asked Questions

Q: What is Peoples Bank & Trust Mobile Deposit?

A: Peoples Bank & Trust Mobile Deposit allows you to deposit checks to your Peoples Bank & Trust checking and savings accounts using the camera on your iPhone® or Android™. Using the Peoples Bank & Trust Mobile Banking app for the iPhone® or Android™, login to your Online Banking account and select the Deposits icon. Take a picture of the check front and check back, enter the amount of the check, choose your account and select Deposit Check.

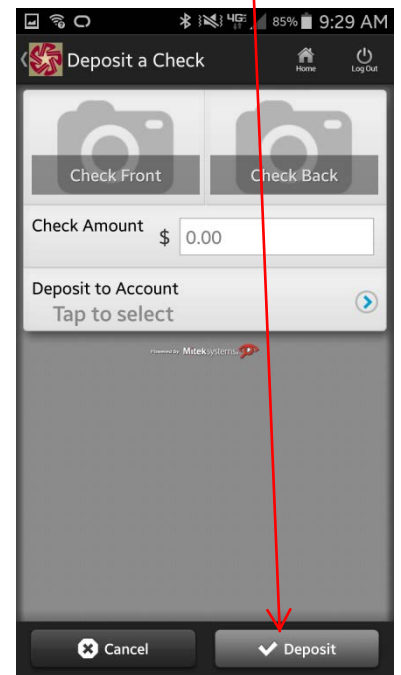
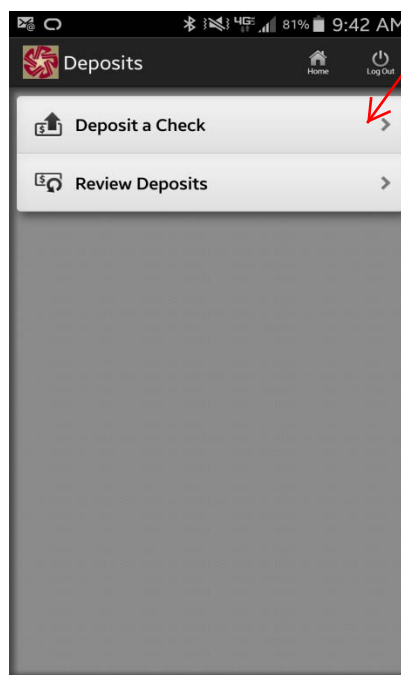
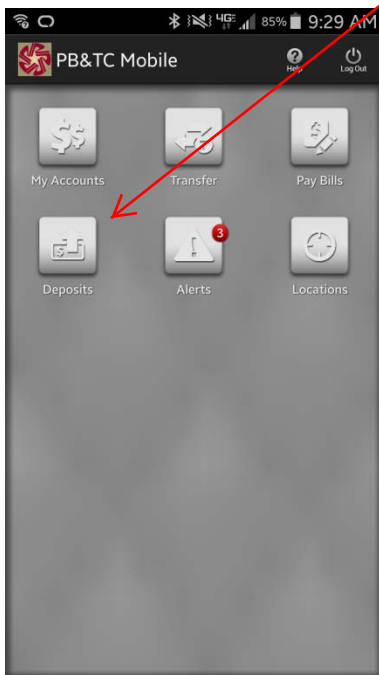
Q: What do I need in order to use Peoples Bank & Trust Mobile Deposit?

A: To use the Peoples Bank & Trust Mobile Deposit service, you must have the following:

- An active Peoples Bank & Trust Online Banking account with Mobile Banking enabled; and
- A Peoples Bank & Trust Mobile Deposit eligible account (personal checking, money market or Regular Savings Account; Health Savings Accounts are not eligible). An eligible account is a personal account that has been opened and active for 30 days and is good standing with the bank. Business accounts are not eligible for Mobile Deposit.
- the most recent version of the Peoples Bank & Trust Mobile Banking app for the iPhone® or Android™. Peoples Bank & Trust Mobile Apps can be found in the Apple App Store and the Android Market. Mobile Deposit is currently unavailable for Blackberry devices.

Q: Where do I find the Mobile Deposit option in the Peoples Bank & Trust Mobile Banking app for the iPhone® or Android™?

A: The option is titled Deposits, and will be listed along the other icons. “Deposit” will show at the bottom of the app screen when you are ready to submit your deposit.



Q: Who is eligible to use Peoples Bank & Trust Mobile Deposit?

A: Currently, Peoples Bank & Trust Mobile Deposit is available to Peoples Bank & Trust customers who have:

- enrolled in Peoples Bank & Trust Mobile Banking;
- installed the most recent Peoples Bank & Trust Mobile Banking App for iPhone® or Android™;
- opened/maintained an active Peoples Bank & Trust checking and/or savings account; and
- demonstrated financial responsibility with all Peoples Bank & Trust accounts.

Q: How do I request Mobile Deposit?

A: Call us at 931-728-3381 or email us at info@bankwithpeoples.com and we can activate it for you.

Q: May I enroll more than one account for Mobile Deposit?

A: Yes. You may enroll as many checking and savings accounts as you like for Mobile Deposit as long as the accounts qualify. There are daily and monthly deposit limits per account.

Q: Do I need to use a deposit slip to make a deposit through Mobile Deposit?

A: No. We will use what is called a substitute (or electronic) deposit slip to post the deposit to your account. You will only need to take a picture of the front and bank of the check being deposited.

Q: Should I endorse my check before taking a picture?

A: Yes, endorse it with: Your Signature and “PB&TC Mobile Deposit”.

Q: What type of checks can I deposit with Mobile Deposit?

A: Checks made payable to you and drawn on a bank within the United States can be deposited through Mobile Deposit. Some business size checks (the long ones) may not work with Mobile Deposit.

The following examples are types of checks or items which **cannot** be deposited through Mobile Deposit:

- The checks are not payable to you;
- The check images are illegible;
- The checks are not drawn on United States banks;
- The check images have been previously been converted electronically (termed “substitute checks” as defined by Check 21);
- The check images and quality are unreadable (including MICR data);
- The original check is dated more than six months prior to the date of deposit;
- The checks are post-dated;
- There is evidence of alteration to the information on the check(s);
- The checks are ones in which a stop payment order has been issued;
- The checks are fraudulent or otherwise not authorized;
- The checks lack an endorsement;
- The check have been re-deposited or returned for “non-sufficient funds;”
- The checks are ones on which there are insufficient funds;
- The check image does not comply with the requirements established by the American National Standards Institute (“ANSI”), the Board Of Governors Of The Federal Reserve Board, under federal Regulation CC, or any other regulatory agency, clearing house or association, or
- The checks or actions do not comport with any other provisions(s) of this Agreement.

For a complete list of payment/check types which cannot be deposited with Mobile Deposit please see the [Peoples Bank & Trust Mobile Deposit Terms and Conditions](#).

Q: When will funds be made available to me from deposits made by Mobile Deposit?

A: Mobile Deposits will generally be made available to you on the business day following the deposit date. Provisional credit is not granted for Mobile Deposits. Business day is every Monday through Friday, excluding federal holidays recognized by Peoples Bank & Trust.

Q: Are there limits for deposits made through Mobile Deposit?

A: Mobile Deposit limits are:

Consumer Deposits

- \$1,500 per day deposit limit
- \$8,000 per month deposit limit
- 10 Items per day
- 30 Items per month

These limits are based upon several criteria, including how long you've had an account with Peoples Bank & Trust and your relationship with the bank. If you would like to request an increase in your daily or monthly deposit limit; please call 931-728-3381.

Q: What do I do with the check after I deposit it through Mobile Deposit?

A: Once a check has been credited to your account, mark the check as "Electronically Presented." In case the actual check is needed to resolve any claims and aid in the clearing and collection process, you should retain the check for at least 60 calendar days after the date of the image transmission. After that 60-day period, you should destroy or properly dispose of the check.

Q: Can I deposit more than one check at a time?

A: Yes, but you can only take a picture of one check at a time. After you deposit the first check, you will be prompted if you want to make additional deposits. If so, follow the same procedures as the first deposit.

Q: Are there any fees associated with using Mobile Deposit?

A: Currently, there is no fee or charge assessed by us for you to enroll in or use the Mobile Deposit service. We may assess fees or charges in the future, and you will receive notice of such fees or charges, as required by law. You agree to pay and authorize us to deduct any such fees or charges from your designated Mobile Deposit account(s). Any fees associated with your standard deposit account(s) will continue to apply. You may, however, incur charges to receive Internet service on your mobile device. You may also incur charges from your wireless carrier when sending and receiving text messages. You will be solely responsible to your wireless carrier for any such Internet or text messaging charges.

Q: Are there any helpful hints to make using Mobile Deposit more efficient:

- A. * Make sure that the check amount entered matches the amount written.
- * Verify that the back of your check is endorsed.
- * Flatten folded or crumpled checks before taking your photos.
- * Keep the check within the on-screen corners when capturing your photo.
- * Capture the photos in a well-lit area.
- * Place the check on a solid dark background before taking photo

- * Keep the phone flat and steady above the check when taking your photo
- * Make sure the entire check image is visible and in focus before submitting your mobile deposit

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