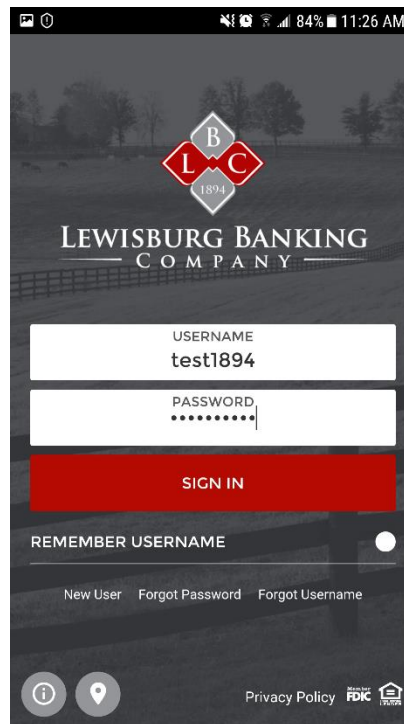


Mobile Deposit Capture

FAQ'S

❖ **What is Mobile Deposit Capture?**

- Lewisburg Banking Company's Mobile Deposit Capture is a feature of our MyLBC app that allows you to deposit paper checks using an Android or iPhone.



❖ How do I apply for Mobile Deposit Capture?

- Login to your MyLBC app
- Go to “Messages” located on the menu screen
- Click Choose a Form to Submit, choose the Mobile Deposit Capture Application
- Complete the application and submit
- Approval/denial can take up to 3 to 5 business days. If approved you will be notified of your daily/monthly deposit limits.



WELCOME
test test

- View Accounts
- Move Money
- Deposit Checks
- Manage Cards
- Find Locations
- Messages**
- Manage Alerts
- Reports
- Documents
- Log Out

Swipe left to close

FORM ENTRY

MOBILE DEPOSIT CAPTURE APPLICATION

Mobile Deposit Capture Application

NAME:
Test Test

ADDRESS:
Lewisburg Bank

CITY:
Lewisburg

STATE:
Kentucky

ZIP:
42256

CELL:
270-755-4818

EMAIL:
Test@lewisburgbank.com

FORM ENTRY

*You must be an individual enrolled in our EBanking Service and have an iPhone or Android phone with the MyLBC app installed, a camera in your phone and an internet connection. ✓

*You must have a deposit account that has been open at least 30 days, must be in good standing without excessive overdraft history and an average balance at or above \$200 over the life of the account. ✓

*Check endorsement must include your signature and "For Mobile Deposit Only Lewisburg Banking Co." Failing to do so may result in a denied mobile deposit. ✓

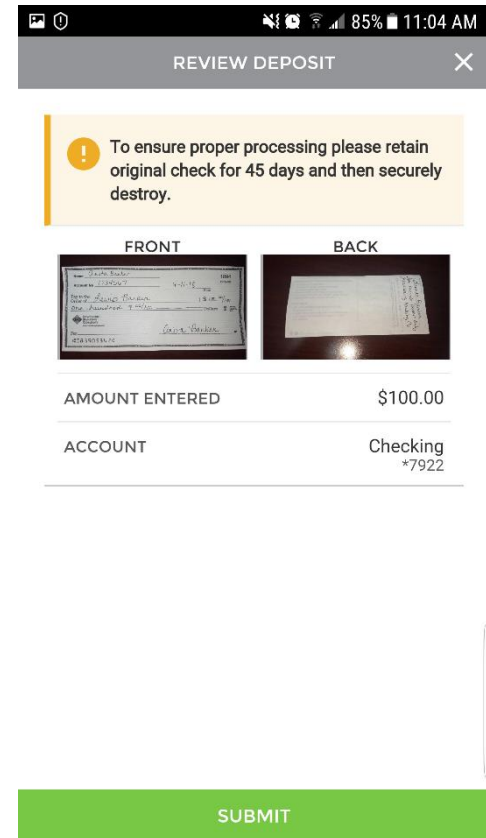
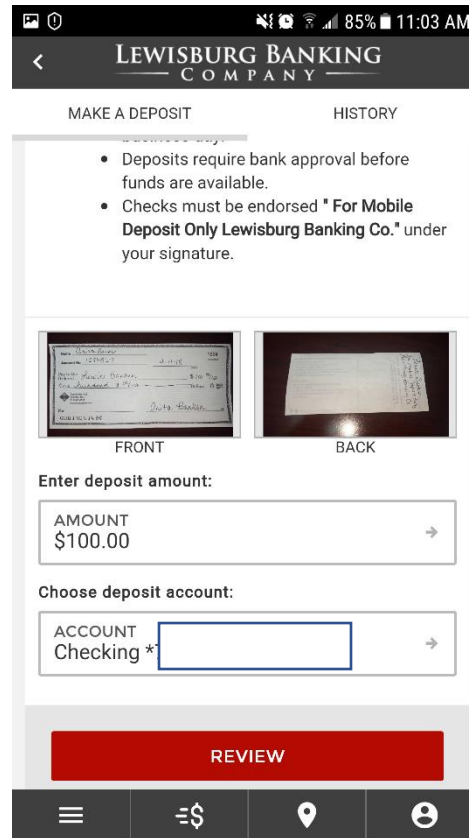
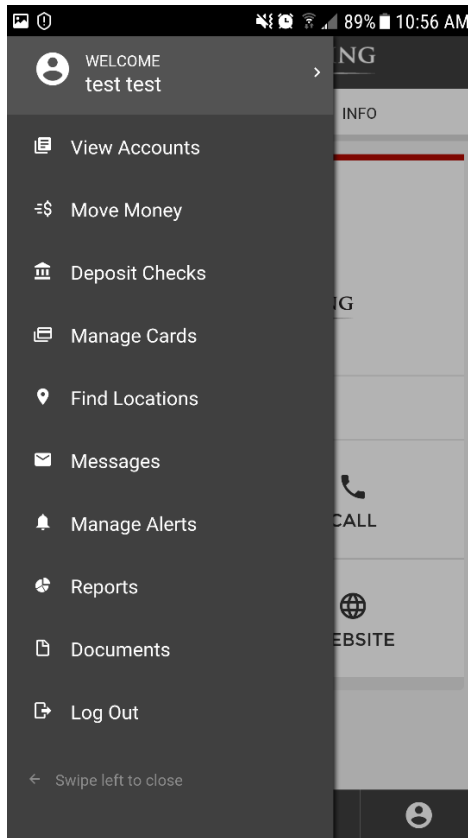
*Customers will be placed in a tier (Bronze, Silver or Gold) upon application approval. The tier a customer is placed in will determine the daily/monthly monetary limit for deposits. ✓

*Customers may deposit up to 3 checks per 24 hours within their disclosed daily limit. Each check must be deposited separately. ✓

SUBMIT

❖ How do I deposit a check with the app?

- In the MyLBC app, tap the **Deposit Checks** icon found in the bottom navigation menu. Snap photos of the front and back of the endorsed check (with your signature & **For Mobile Deposit Only Lewisburg Banking Co.**) Enter the deposit amount and the choose the account to deposit to. Then tap **Review** at the bottom.
- Verify that your deposit information is correct, tap **Submit** at the bottom to submit your deposit.



❖ **Who is eligible to use Mobile Deposit Capture?**

- The minimum requirements for Mobile Deposit Capture are:
 - Deposit account that has been open at least 30 days
 - Account must be in good standing without excessive overdraft history
 - Account must have an average balance at or above \$200 over the life of the account

❖ **What type of mobile device do I need to use Mobile Deposit Capture?**

- Mobile Deposit Capture is supported on devices that meet the following criteria:
 - Android or iPhones should have the most recent OS for the full MyLBC mobile app to work
 - All devices should also have the most recent version of the MyLBC mobile app

❖ **What types of checks can I deposit with Mobile Deposit Capture?**

- The following check types can be submitted using Mobile Deposit Capture:
 - Personal checks payable to you
 - Business checks payable to you
 - Checks must be from a U.S. institution and in U.S. dollars
- The following check types should not be submitted using Mobile Deposit Capture:
 - Checks payable to any person or entity other than you
 - Any item drawn on your personal account at the bank
 - Foreign checks
 - Savings Bonds
 - See Mobile Deposit Capture Terms and Conditions for the complete list.

❖ **When will my Mobile Deposit Capture funds be available?**

- Deposits made using Mobile Deposit Capture are subject to approval before funds are available.
- For determining availability of your deposits, every day is a business day except Saturday, Sunday and Federal Holidays. If you make a deposit before 3 PM CST on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3 PM CST or on a day we are not open, we will consider that deposit to be made on the next business day we are open.
- Following our receipt and processing of the image, funds from the check will be made available for your withdrawal and/or use on the business day after we receive the deposit; however longer delays may apply.

❖ **What is the cost for using Mobile Deposit Capture?**

- Mobile Deposit Capture is free, however fees from your mobile or data carrier may apply.

❖ **Are there limits for deposits made using Mobile Deposit Capture?**

- Customers will be placed in a tier (Bronze, Silver or Gold) upon Mobile Deposit Capture application approval. The tier a customer is placed in will determine the daily/monthly monetary limit for deposits.
 - Bronze Tier - \$1500 daily/\$7500 monthly
 - Silver Tier - \$5000 daily/\$25,000 monthly
 - Gold Tier - \$10,000 daily/\$50,000 monthly
- Customers may deposit up to 3 checks per 24 hour period within their disclosed daily limit. Each check must be deposited separately.

❖ **What do I do with my paper check after a Mobile Deposit has been submitted?**

- Once you have deposited the check successfully, you should keep the check in a safe place for 45 days.
 - After 45 days, and after you have confirmed the deposited funds have been applied to your account correctly, safely destroy the original check.

❖ **Tips for using Mobile Deposit Capture**

- Make sure all other apps running in the background are closed.
- Make sure the check amount entered matches the amount written on your check.
- Verify the back of your check is endorsed with your name and “For Mobile Deposit Only Lewisburg Banking Co.”
- Flatten folded or crumpled checks before taking your photos.
- Keep the check within the on screen corners when capturing the photos.
- Capture the photos of the your check in a well lit area.
- Place the check on a solid dark background before taking your photos.
- Keep your phone flat and steady above the check when taking your photos.
- Make sure the entire check image is visible and in focus before submitting your deposit.