



# PCB Mobile Check Deposit for iPhone and Android Devices

## Enroll in PCB Mobile Check Deposit

With a camera-enabled, compatible smartphone or other mobile device, you can deposit a check into your account when it's convenient for you 24 hours a day/7 days a week . . . the service is free and enrollment is easy!

- Complete a 'PCB Mobile Deposit' application at your nearest Pendleton Community Bank financial center.
- PCB Mobile Deposit requires enrollment in Pendleton Community Bank's 24/7 Online Banking, Mobile Banking, and eDocuments (electronic document delivery).
- If you have not enrolled in Pendleton Community Bank's Online Banking, contact your nearest financial center.
- To enroll in mobile banking, log into your Pendleton Community Bank online banking account, click on Options and then click on Mobile Banking.
- To enroll for eDocuments, log into your Pendleton Community Bank online banking account, click on eDocuments and then click on SignUp/Changes.

## Download the App

Download Pendleton Community Bank's mobile banking App or update to the latest version of the App if it is already installed on your cell phone or other mobile device.

- To download the iTunes App, visit the iTunes App Store at [iTunes.apple.com](https://itunes.apple.com), click the Apps Store, and search for 'Pendleton Community Bank'.
- To download the Android App, visit [Play.Google.com](https://play.google.com), click on Android Apps and search for Pendleton Community Bank.

## Prepare Your Check To Deposit

The check you are depositing remotely has to be payable to you or others listed on the account and you have to write the following on the back of the check:

- Your Signature (sign the check)
- FOR MOBILE DEPOSIT ONLY
- PENDLETON COMMUNITY BANK
- Account Number You Are Depositing To



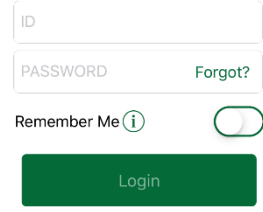
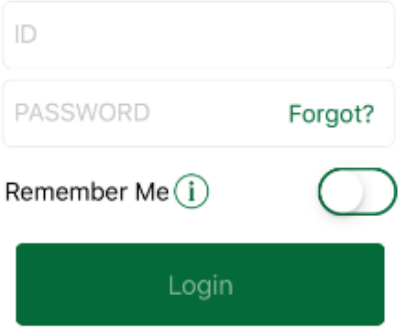
# Steps to Deposit Your Check

Log in the PCB mobile banking App using your Pendleton Community Bank online banking ID and Username.

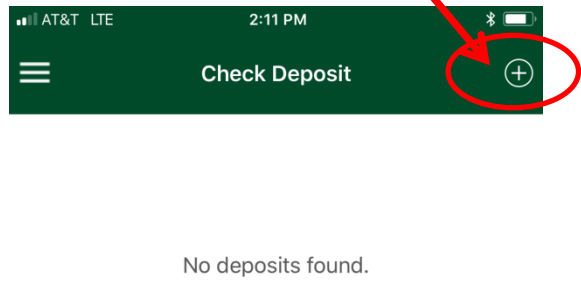
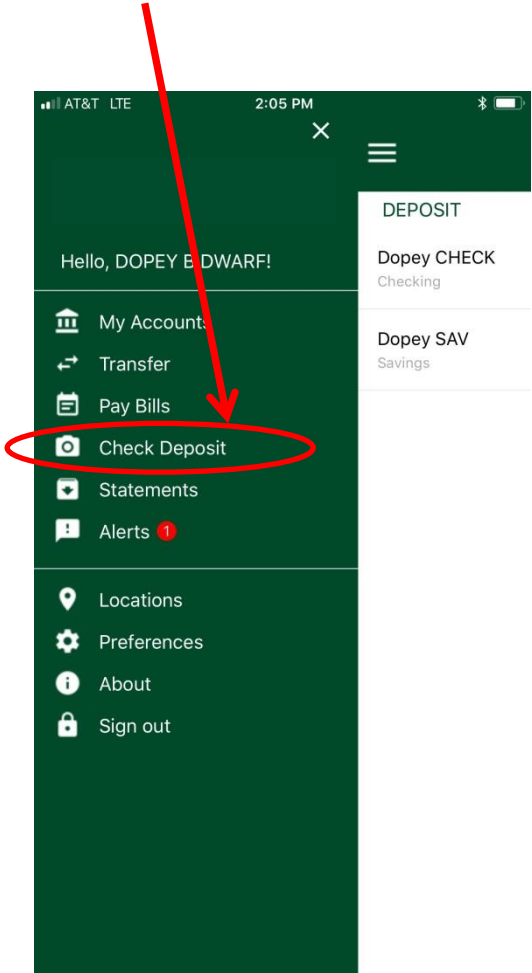
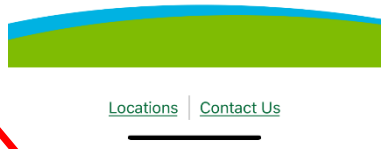
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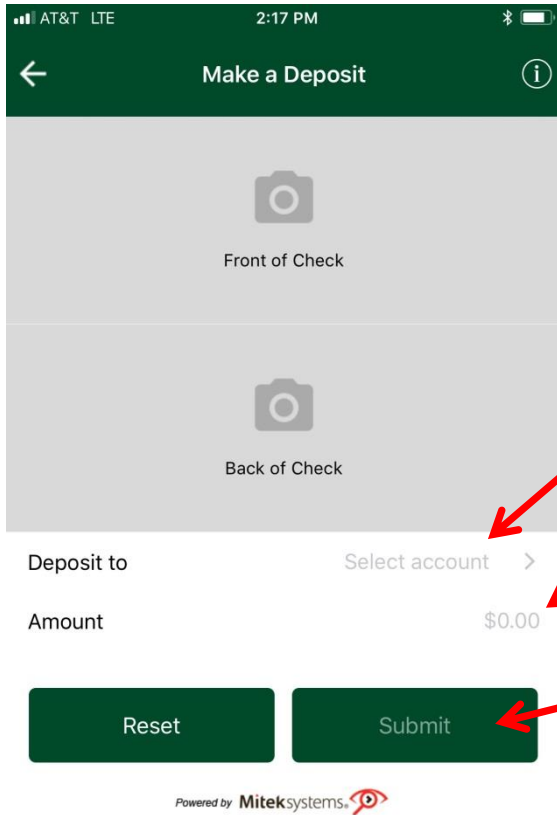
- REMEMBER ME retains your user ID for fast login. Slide the REMEMBER ME button located on the logon page to ON to enable the feature. Once enabled, all but the first 3 characters of your user ID are masked.
- Touch ID (if supported by your device) can be enabled by taping **Preferences** in the main menu.



- Swipe right to view the menu then Tap on 'CHECK DEPOSIT' to start the deposit process. Next, tap the plus sign in the upper right to create a new check deposit. Prior deposits are listed under the Check Deposit screen. Tap to open/view a prior deposit detail.



- Tap **'Front of Check'** and align check image with the guides. System will auto capture the check image. If the system is unable to auto capture the image, you are prompted to manually snap a photo of the check. When front of check is imaged, tap **'Back of Check'** and follow the same steps to image the check back.



• Tap **'Deposit To'** to select the account to deposit the check to.

• Tap to enter the amount of the deposit in **'Amount'**.

• Tap **'Submit'** to forward the deposit to Pendleton Community Bank or **'Reset'** to cancel the deposit.

## Important Information About Your Mobile Deposit

You will receive an email to alert you that the deposit was successful or if the deposit was rejected. **Always check your email to verify the deposit was successful.**

Funds will be credited to your deposit account at the end of the same business day if the deposit is received by the bank **BEFORE** 5:00 PM. Funds will be credited to your deposit account at the end of the **NEXT** business day if received by the bank on or after 5:00 PM.

The deposited funds will not show in online banking until the next business day.

Check images are NEVER stored on your smartphone or other mobile device.

**KEEP THE PAPER CHECK for at least 14 days.** You may be required to present the paper check to the bank if there are questions or mobile deposit issues.

## Frequently Asked Questions About PCB Mobile Deposit

### What is PCB Mobile Deposit?

It is a check deposit service that allows you to deposit paper checks into your account using an iPhone or Android smartphone (or other compatible mobile device) by taking a picture of the check.

### Who can use PCB Mobile Deposit?

Use requires an active PCB Online Banking account, enrollment in PCB's mobile banking service and eDocuments, and a PCB checking or savings account in good standing. You also need an iPhone, iPad, Android smartphone or other compatible mobile device.

## Frequently Asked Questions About PCB Mobile Deposit

### **What are the restrictions on the type of mobile devices that can be used to access accounts?**

PCB Mobile Banking works with any web-enabled iPhone, iPad or Android mobile phone or mobile device whose network allows secure SSL traffic. The mobile device software must meet the minimum requirement for PCB Mobile Banking.

### **What type of check can I deposit with PCB Mobile Deposit and what items are not allowed for deposit using PCB Mobile Deposit?**

You can deposit:

- Personal checks payable to you
- Business checks payable to you
- Checks drawn from a United States bank.

You **CANNOT** deposit the following:

(Refer to the Mobile Banking Remote Deposit and Services Agreement Addendum for other exclusions.)

- Cash
- Savings bonds
- Travelers Checks
- Remote credited checks or substitute checks
- International checks
- Items that have an issue date after the date of deposit.
- Checks payable to any person or entity other than you.

### **Do I include a deposit slip with my pictured check?**

No, PCB Mobile Deposit creates an electronic record for each deposit.

### **When will my funds be available?**

Funds from mobile deposits are made available according to PCB's Funds Availability Policy.

### **What is the cutoff time for depositing checks with PCB Mobile Deposit?**

There is no cut-off time for making deposits. However, in order for your deposit to be credited to your account at the end of the business day's processing, you must make your deposit by 5:00 PM on that business day. Deposits received after 5:00 pm will be credited at the end of the next business day's processing.

### **Are there limits for deposits made with PCB Mobile Deposit?**

Yes, the Bank will assign deposit limits to you and may modify them from time to time at the Bank's discretion. If you need to make a deposit that is over your deposit limit, contact your nearest financial center for assistance.

### **What should I do with my paper check?**

The check(s) will need to be marked "Voided" and then stored in a secure location for fourteen (14) days. After 14 days, you destroy the check(s) using a cross-cut shredder, or any commercially acceptable means of destruction.

### **What if my mobile device is lost or stolen?**

Report the phone loss or theft immediately to your cell phone provider and then contact Pendleton Community Bank.