



TEJAS BANK MOBILE DEPOSIT GUIDELINES

Check Deposit Guidelines

- Daily cutoff time is 5:00 P.M. Checks deposited through Tejas Bank Mobile Deposit after 5:00 P.M. will not be available until the next business day.
- Customers should keep deposited checks for up to 15 days before destroying.
- Items ineligible for Mobile Deposit include: Foreign Items, Money Orders, Savings Bonds, Third Party Checks, Returned or Re-Deposited Items, and Rebate Checks.¹
- Checks requiring two endorsements will not be accepted through Mobile Deposit.
- Only checks made payable to the account owner or authorized signer may be deposited with Mobile Deposit.
- Customers MUST write “For Tejas Bank Mobile Deposit Only” underneath their signature when endorsing Mobile Deposit checks.

Service Termination

Service may be terminated at the Bank’s discretion upon the occurrence of one or more of the following:

- Any attempt to duplicate a deposit in any manner
It is illegal to submit any item for cash or deposit at more than one institution.
- Any suspicious activity including attempts to deposit fraudulent items
- Excessive attempts to exceed daily/monthly limit warnings
- Excessive returns of deposited items
- Customer is no longer enrolled in mobile banking and/or online banking
- Account becomes inactive or dormant
- Customer changes account type to an account ineligible for Mobile Deposit

Consumer & Small Business Approval

- Customer must be enrolled in online banking.
- Customer must be enrolled in mobile banking.
- Customer must have had an account relationship for at least 90 days.
- Items deposited must be properly endorsed (For Tejas Bank Mobile Deposit Only)

Exceptions and terminations must be approved by a Tejas Bank Executive Officer.

¹ Additional ineligible items can be found in the Tejas Bank Mobile Deposit Agreement.