



## Tejas Bank Mobile Deposit Frequently Asked Questions

### WHAT IS MOBILE DEPOSIT?

Mobile deposit is a convenient feature of the Tejas Bank Mobile Banking App that makes it simple to quickly and securely deposit checks using your smartphone or tablet. You just take a photo of the front and back of your check and follow the clear instructions that you will see on-screen. It is another way we are putting 'friendly' back into banking.

### WHAT ARE ITS BENEFITS?

With mobile deposit, depositing checks is simpler and more convenient than ever. It lets you use your smartphone or tablet to:

- Deposit checks virtually anytime, anywhere.
- Save time and trips to the branch.

### HOW DOES IT WORK?

It is simple to deposit checks with mobile deposit. From the Tejas Bank Mobile Banking App, here is all you need to do:

- Tap *mobile deposit*.
- Pick the account you are depositing to and enter the check amount.
- Photograph both sides of your endorsed check with your smartphone or tablet camera, following the clear on-screen instructions.
- Review your deposit information and then submit your deposit.
- Look for the confirmation email that your deposit was received.
- You can view the deposit in *Account History* and see the details of your deposit and check images in *View Recent Activity*.

### HOW DO I KNOW MY DEPOSIT IS SAFE?

You can feel confident knowing Tejas Bank protects you from fraud with extensive Online and Mobile Fraud protection. We use technical security measures including state-of-the-art encryption technology, firewalls, and secure logon to protect your accounts from unauthorized users and activity.

### WHEN CAN I MAKE MOBILE DEPOSITS?

You can deposit checks with mobile deposit whenever you want — 24 hours a day, 7 days a week. Deposits received after 5:00 PM Central Time will be considered received on the next business day. Keep in mind that mobile deposits are subject to our standard Funds Availability Policy.



### WHO'S ELIGIBLE TO USE MOBILE DEPOSIT?

To be eligible to use mobile deposit, you must:

- Have a personal or small business checking or savings account in good standing.
- Have been a customer for at least 90 days.
- Be enrolled in Online Banking and have downloaded the Tejas Bank Mobile Banking App.

If you meet this criteria, when enrolling you will be presented with the Mobile Deposit Service Agreement. In order to complete enrollment, you **MUST** accept the Agreement.

### IS THERE A FEE FOR USING THE SERVICE?

There is no fee for depositing checks with mobile deposit. Keep in mind, though, that mobile deposits are considered transactions, so accounts subject to transaction limits may result in fees.

### HOW WILL I KNOW IF I'M NOT ELIGIBLE?

If you are not eligible for mobile deposit, you will receive a message when attempting to access the service within the Mobile Banking app. But before you get started, remember that to be eligible you must:

- Have a personal or small business checking or savings account in good standing.
- Have been a customer for at least 90 days.
- Be enrolled in Online Banking and have downloaded the Tejas Bank Mobile Banking App.

### WHICH OF MY ACCOUNTS CAN RECEIVE MOBILE DEPOSITS?

You can make mobile deposits into most personal and small business checking, savings, and money market accounts.

### CAN I MAKE PAYMENTS WITH MOBILE DEPOSIT?

You cannot use mobile deposit to make payments to credit cards and other loans. However, if you would like to make these payments, you can use the convenient Transfer or Bill Pay features of Mobile Banking.

### ARE THERE ANY LIMITS ON THE DOLLAR AMOUNT AND THE NUMBER OF DEPOSITS I CAN SUBMIT?

Yes, for your protection, deposit limits apply. Consumer accounts have a daily limit of \$2,000, with a \$5,000 monthly limit. Business Accounts have a daily limit of \$10,000, with a monthly limit of \$25,000. If you exceed this limit, you will receive a message informing you about your limit. At that point, you can visit us at 1405 S. Stockton Ave. in Monahans to make your deposit.



### WHAT KIND OF CHECKS ARE NOT ELIGIBLE FOR MOBILE DEPOSIT?

Checks you deposit should be payable to you as the account holder or business (if appropriate), endorsed on the back with your signature or official company stamp, and **“For Tejas Bank Mobile Deposit Only”**. Examples of checks that are NOT eligible for mobile deposit include:

- Checks payable to others
- Checks missing signature of issuer
- Checks more than six months old
- Foreign checks and items not payable in U.S. currency
- Travelers checks, money orders, postal money orders, and U.S. Treasury checks
- Checks that exceed your available deposit limit

For a complete list of payment/check types which cannot be deposited with mobile deposit, please see the Tejas Bank Mobile Deposit Service Agreement.

### WHEN WILL MY DEPOSIT BECOME AVAILABLE?

Mobile deposits will become available for your use in accordance with our Funds Availability Policy. The full value or \$225, whichever is less, will be available the next business day. Any remaining amount will be available when the hold period expires. Learn more about when your deposits become available.

### WHY ARE THE FUNDS FROM MY MOBILE DEPOSIT ON HOLD?

Holds are placed to help protect both you and the bank from losses that could occur when a deposited item is returned unpaid. In certain instances, it is possible that a hold will be placed at the time you submit a deposit or after you have made a deposit. A hold means that, although we have received your check for deposit, you will not be able to use the funds until the hold period has expired. Hold periods are typically two to five business days but may extend longer in unusual circumstances. If a hold is placed on your deposit, you will receive a written notice from us. For additional information about holds, please refer to our Funds Availability Policy.

### HOW DO I ENDORSE MY CHECKS FOR MOBILE DEPOSIT?

Simply sign your name or use an official company stamp on the back of your check. Please write **“For Tejas Bank Mobile Deposit Only”** below your signature. Any items not properly endorsed will not be accepted via mobile deposit.

### HOW WILL I KNOW THAT MY MOBILE DEPOSIT IS RECEIVED?

After we successfully receive your deposit, you will receive a deposit confirmation message on the screen. You will also receive a confirmation email from [deposit@mytejasbank.com](mailto:deposit@mytejasbank.com).



#### HOW CAN I ENSURE THAT THE CHECK IMAGES I TAKE WILL BE HIGH QUALITY?

To ensure a high quality check image, your smartphone or tablet must have a built-in camera that is at least 2-megapixels. When capturing the image, please:

- Place check on flat, dark-colored surface in a well-lit area.
- Position device's camera over check to minimize angles, glare, and shadows.
- Align the check with the four corners of the guide image, and not the corners of your screen.
- Avoid objects and clutter around the check.
- Hold the device steady and the picture will be taken for you.

#### WHAT SHOULD I DO WITH THE CHECK AFTER SUBMITTING IT VIA MOBILE DEPOSIT?

For your protection and verification purposes, you should write "Electronically Presented on [date]" across the top of the check and securely store it for 15 days. After this time, you can mark the check "VOID" and destroy it.

#### ARE CHECK IMAGES SAVED ON MY DEVICE?

Check images are never saved on your smartphone or tablet. The images are securely transmitted and digitally stored at the bank in accordance with the Check 21 Act, which allows financial institutions to process checks electronically.

#### CAN I DEPOSIT MORE THAN ONE CHECK AT A TIME?

You can deposit multiple checks in the same Mobile Banking session, however, you may only photograph and submit one check at a time. Deposit limits and other restrictions may apply.

#### WHAT IF I SUBMIT A DEPOSIT FOR THE WRONG AMOUNT?

All deposits are subject to verification. In the event an adjustment is necessary, we'll notify you in writing.

#### WHAT IF I HAVE A QUESTION THAT'S NOT ANSWERED HERE?

Just call us at 432-943-4230, or visit Tejas Bank. We are here to help you bank better.