

## FREQUENTLY ASKED QUESTIONS

**Can I make a deposit from my smart phone?** Yes, using SBW Mobile Deposit with the SBW Mobile app.

**Who is eligible to use SBW Mobile Deposit?** SBW Online Banking Customers who are at least 18 years of age, maintain an eligible checking or savings account and who have enrolled and agreed to the “Terms and Conditions”.

**How do I enroll for SBW Mobile Deposit?** From the mobile banking tab, choose “enroll now” and complete the online enrollment form. You will be contacted by phone within 2 business days to confirm your enrollment. In the meantime, download the SBW Mobile app so you’ll be ready to go when we contact you to finalize the enrollment.

**How do I find the Application?** From your iPhone or Android phone, visit the application store and search for “SBW Mobile”. The icon will have our logo.

**What types of checks can I deposit?** You can deposit checks payable in US dollars and drawn on any U. S. bank, including personal, business and government checks. They must also be payable to and endorsed by the account holder.

We do not accept International checks, U. S. Savings Bonds, U. S. postal Money Orders, Remotely Created Checks, Convenience Checks (Checks drawn against a line of credit or credit card), Third Party Checks ,Temporary Checks or Cash.

**How do I make a deposit?** After you’ve enrolled with SBW and downloaded the app, you are ready to make a deposit! Endorse the back of your check(s) by writing “**For Mobile Deposit to State Bank and your name**”. Log into the app using your online banking credentials. At the “Account” screen, choose “Deposit” and follow the instructions, which will walk you through entering the amount, selecting an account, and taking photographs of the front and back of the check. Upon submission, you will receive either a confirmation screen which says “Deposit Received – OK”, or an error message. If you have deposited this check before or if the check is not properly endorsed, you will not be allowed to complete the deposit.

**Do I need a deposit slip?** No, when using SBW Mobile Deposit the application will create the deposit slip for you. However, you will need to endorse the check/money order prior to depositing it.

**What should I do with my checks after I’ve deposited them using SBW Mobile Deposit?** After successfully depositing a check using SBW Mobile Deposit, you need to note the check as “deposited” so you do not attempt to deposit it a second time. You are required to keep this original check for 5 business days in case the bank needs it for final collection. If we’ve not contacted you within 5 business days, you should shred the check immediately or bring it to us for proper destruction. During this 5 business day period, you are responsible for the safe-keeping of this information. Please keep original checks in a safe and secure place during this time.

**What if I keep receiving a “rejection” message when attempting to deposit an item?** Please hand deliver, or mail, this item to the bank along with a completed deposit slip. Please note that duplicate attempts to deposit the same item will be declined. This is a safety precaution for both you and the bank.

**How quickly are my deposits available?** Mobile deposits are subject to the same availability guidelines as deposits made using a teller. Deposits are picked up from our mobile deposit application every day at 9 am and 3 pm and will be available for usage shortly thereafter. Deposits made after 3 pm will be picked up and processed on the next business day at 9 am.

**How do I deposit multiple items at one time?** SBW Mobile Deposit only allows you to deposit one check at a time. For security purposes, deposit limits will be in place. Ask us for details.

**Who do I contact with questions?** You are welcome to contact our Bookkeeping Department at any time by calling 405-665-2001.

**Is there a charge for SBW Mobile Deposit?** This is a FREE service. Please check with your wireless provider about carrier and web access charges.