



## Mobile Deposit FAQ

### **What are the qualifications to be approved to use Mobile Deposit?**

Your account must have been open, active and in good standing for at least 6 months.

Your account must have an average balance of \$500.00 for the last 6 months.

You have had no return deposit items in the last 6 months.

You have had no returned checks in the last 6 months.

(These qualifications are subject to change without notice.)

### **What is the cost to use Mobile Deposit?**

Mobile Deposit is a free service provided by Wells Bank. Message and data rates may apply. Please check with your communications service provider for access rates, texting charges, and other applicable fees

### **What Items can be deposited?**

Checks made payable to the account owner or joint owners that have been properly endorsed with (for Mobile Deposit only) and the owner's signature.

### **What Items cannot be deposited?**

- Checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into.
- Checks containing an alteration on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- Checks payable jointly, unless deposited into an account in the name of all payees.
- Checks previously converted to a substitute check, as defined in Reg. CC.
- Checks drawn on a financial institution located outside the United States.
- Checks that are remotely created checks, as defined in Reg. CC.
- Checks not payable in United States currency.
- Checks dated more than 6 months prior to the date of deposit.
- Checks or items prohibited by the bank's current procedures relating to the services or which are otherwise not acceptable under the terms of your account.
- Checks with any endorsement on the back other than that specified in this agreement.
- Checks that have previously been submitted through the Service or through a remote deposit capture service offered at any other financial institution.
- Checks that have previously been deposited or negotiated in any way via any method at Wells Bank or any other financial institution.
- No foreign checks
- No Bonds
- No rebate checks

\* May not be able to image Money orders other than Western Union

**Note:** Cutoff time for submitting deposits is 5:00 p.m. Central Time (Monday-Friday)