

GRSB MOBILE DEPOSIT - FAQ

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What is Mobile Deposit?

Mobile Deposit is a way to electronically deposit checks into your GRSB deposit account(s) from your iPhone®, iPod touch®, iPad® or Android™ device using GRSB's Mobile Deposit application (app).

What items can be deposited via GRSB Mobile Deposit Service?

Only complete, unaltered checks in U.S. currency drawn on a financial institution in the U.S. and made payable to the account owner(s) that have been properly endorsed with "GRSB Mobile Deposit" and the payee's signature(s).

What items cannot be deposited through our GRSB Mobile Deposit Service?

- No money orders
- No cashier's checks
- No traveler's checks
- No treasury or state checks
- No checks drawn on a Bank located outside the United States
- No bonds
- No third party checks
- No convenience checks (i.e., checks drawn against a credit card or line of credit)
- No insurance drafts
- No returned or re-deposited items
- No checks with a date older than 6 months

Is GRSB Mobile Deposit secure?

Yes, GRSB Mobile Deposit Services utilize best practices from online banking, such as HTTPS, 128-bit multi-layer encryption, password or multi-factor authentication access, and application time-out when

your phone is not in use. In addition, no account data is ever stored on your phone and if your phone is lost or stolen, access to your accounts can be disabled by calling GRSB at 218-326-9414.

We also recommend that you follow these mobile banking security tips:

- Lock your device with a password or PIN when it is not in use.
- Use strong account passwords with at least one number and capitalized letter. Do not use your name, birth date or other easily identifiable personal information.
- Do not store personal information including your User IDs and passwords on your phone or send them via email or text messages which could be intercepted.
- Only download applications from trusted sources. Make sure to download updates regularly, as updates often fix security flaws.
- Do not enter personal information unless there is an “s” after http, which indicates the site is secure. Also look for security symbols like the lock icon.
- Do not bank or shop online when using unsecured, public Wi-Fi access.
- Do not click on any links in emails claiming to be from Grand Rapids State Bank. Instead go to the banks website directly and log in.
- Always log off completely after using GRSB Mobile Deposit Banking.

What are the technical requirements to use GRSB Mobile Deposit?

Devices/Features that Deliver the Best Performance

Operating System — iOS (6.0+) or Android OS (version 4.1+)

Camera Specs — Rear-facing, auto focus, 5+ megapixel resolution (for Mobile Deposit)

Note: devices without a rear-facing camera will not support Mobile Deposit functionality

Connectivity — 4G LTE/Wi-Fi

Display Resolution — 1024x768+

Location services — GPS enabled/native mapping app enabled

Note: devices without location services or native mapping applications do not support Branch/ATM location functionality.

Devices/Features that Deliver Minimum Performance

Operating System — iOS (version 5.0+) or Android OS (version 2.3+)

Camera Specs — Rear-facing, 1.9+ megapixel resolution (for Mobile Deposit)

Note: devices without a rear-facing camera will not support Mobile Deposit functionality

Connectivity — 3G/Wi-Fi

Display Resolution — 800x480+ pixels

Location services — Native mapping app access allowed

Note: devices without location services or native mapping applications do not support Branch/ATM location functionality

Devices/Features that Do Not Support Our Apps

GRSB Mobile Deposit is unlikely to fix issues found on devices that have the following features:

Features that do not meet the minimum qualifications above

Operating System — iOS (versions < 5.0) or Android OS (version <2.3), Windows, Blackberry®, Kindle Fire, Camera — <1.9 megapixels

What does it cost to use GRSB Mobile Deposit?

Normal check charges will apply. Also wireless message and data rates may apply. Please check with your wireless service provider for access rates, texting charges, and other applicable fees.

Are there limits to how much I can deposit using GRSB Mobile Deposit?

The current daily deposit limit is \$3,000.00 per business day for GRSB Mobile Deposit banking consumers and business customers. You can make up to three (3) Mobile Deposits per business day, as long as the respective dollar limits are not exceeded. Customers should contact the bank for authorization to initiate a deposit in excess of this daily limit.

Is GRSB Mobile Deposit for consumers or businesses?

This service is available to qualified consumers and business customers of Grand Rapids State Bank. With GRSB Mobile Deposit, checks are deposited one at a time. If you are a business banking customer, please contact GRSB to discuss E-deposit Capture to determine which service(s) is right for your needs.

How do I access GRSB Mobile Deposit?

1. In the menu, tap **transactions>Deposit Check**. The deposit check page appears.
2. On the Deposit Check page, do the following:
 - a. In the **to account** list, tap the account that you want to deposit the check into.
 - b. (optional) in the **enter the check number** area, tap to enter the number of the check, and tap **set**.
 - c. In the **enter the check amount** area, tap to enter the amount of the check and tap **set**.
3. Tap Capture image. The image capture page appears.
4. On the image capture page, use your device to take a picture of the front and back of the check, and tap **Deposit**. Guides on the screen help you align the check for the image.
 - a. If the image of the check is blurry, you can tap **retake front** or **retake back** to take a new picture.
5. Tap **Close**. The check appears in the submitted tab in the deposit check history list.

What is the cutoff time to make a Mobile Deposit? When will the funds be made available?

Checks deposited via GRSB Mobile Deposit by 3:00 p.m. Central Time on a business day (generally Monday through Friday, except Federal holidays) will be considered deposited on that business day and subject to the Funds Availability Disclosure provided to you during account opening. Otherwise, we will consider that the deposit was made on the next business day we are open. Funds deposited using GRSB Mobile Deposit will generally be made available on the first business day after the day of deposit. However, in some cases, funds may take longer before they are available for your use (up to several business days). Our standard check holds apply. Please see the *Your Deposit Account* pamphlet that you received at account opening for more details.

How should I endorse a check for GRSB Mobile Deposit? You agree to restrictively endorse any item transmitted through the Service as "GRSB Mobile Deposit", followed by your signature on your account with GRSB or as otherwise instructed by GRSB. You agree to follow any and all other procedures and instructions for use of the Service as GRSB may establish from time to time.

Tips for taking good check photos

Taking high quality photos of the check is the best way to make GRSB Mobile Deposit quick and easy.

Here are some hints to keep in mind:

- Place the check in a well-lit area on a dark, non-reflective background
- Ensure that only the check is visible in the view screen – no other objects or edges
- The check needs to be entirely in the frame
- Focus is important. Shaky hands or being too close can make the object blurry.

What should I do with my check after I have submitted a Mobile Deposit?

Upon your receipt of a confirmation from GRSB that we have received an image that you have transmitted, you agree to retain the check for at least 30 calendar days from the date of the image transmission. After 30 days, you agree to destroy the check that you transmitted as an image, mark it "VOID," or otherwise render it incapable of further transmission, deposit, or presentment. During the time the retained check is available, you agree to promptly provide it to GRSB upon request.

How can I view a copy of a check I deposit via GRSB Mobile Deposit?

After you have successfully completed a GRSB Mobile Deposit, you can access an image of the check you deposited from your mobile device for up to seven calendar days by following these steps:

- Login to GRSB Mobile Deposit app with your current online banking credentials.
- Select "Deposit" option from the Main Menu.
- Click on the "Transactions" option on the "Deposit or Review Checks" screen, which will take you to a list of your recent Mobile Deposits.
- Click on a specific transaction to see the check images.

NOTE: You cannot view the images of checks deposited via Mobile Deposit in your Account Transaction History. If your check image is no longer available on your mobile device, you can call GRSB at 218-326-9414 to request a copy of a check you deposited via GRSB Mobile Deposit.

What happens if a check I deposit via the GRSB Mobile Deposit Service is returned?

If an original check deposited through GRSB Mobile Deposit is dishonored, rejected or otherwise returned unpaid for any reason, you will receive an image, reproduction or substitute of the original check and we will charge the deposit amount back to your account. As with any returned item, you will be responsible for reimbursing us for all loss, cost, damage or expense caused by or relating to the processing of the returned item. You are prohibited from attempting to deposit or otherwise negotiate an original check through GRSB Mobile Deposit if it has been charged back to you. You may be able to negotiate a returned item in person, and should speak to a Customer Service Representative at any of our locations if you require such assistance.

When will my GRSB Mobile Deposit show up in my GRSB account?

Funds deposited using your GRSB Mobile Deposit Service will generally be made available on the first business day after the day of deposit. However, in some cases, funds may take longer before they are available for your use.

Other Questions or Comments?

Please contact us via email at www.grsb.bank or by calling Grand Rapids State Bank at 218-326-9414.

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