

What is SBT Mobile Deposit?

SBT Mobile Deposit offers you a secure, convenient way of depositing paper checks into your SBT checking account using an iPhone™ or Android™ mobile device.

How do I deposit a check with SBT Mobile Deposit?

In the SBT Mobile App:

- Tap the Deposit Checks icon
- Select "Get Started" button
- Choose the deposit account (checking is the only account type available at this time)
- Enter the amount of the check
- Select "Front of Check" button and snap photos of the front of the check. Make sure the image is in focus!
- Select "use this picture" once photo is accepted
- Select "Back of Check" button and snap photo of the back of the check (make sure you have properly endorsed it and written "Via Mobile Deposit"). Be sure the image is in focus!
- Select "use this picture" once photo is accepted
- You will be asked to verify your entries before completing the deposit
- Select "make deposit"
- You will be given a confirmation number and will be asked if you would like it emailed



Who is eligible to use SBT Mobile Deposit?

SBT Mobile Deposit is available to Internet Banking users with our Mobile App who have a checking account and are in good standing with State Bank & Trust Co.

State Bank & Trust has the right to not approve, suspend or terminate the use of SBT Mobile Deposit at any time and without prior notice.

What type of mobile device do I need to use SBT Mobile Deposit?

SBT Mobile Deposit is supported on mobile devices that meet the following criteria:

- Android or iPhone device
- A 2MP or higher camera
- Apple iOS 4.0 or later
- Android 1.5 or later

What version of the SBT Mobile App do I need to use Mobile Deposit?

SBT Mobile Deposit is a feature included in the most recent version of SBT Mobile App.

What is the cost for using SBT Mobile Deposit?

This is a **FREE** service offered by State Bank & Trust Co

When will the funds be available?

Once you have received your confirmation number, the system has accepted your deposit. Next, the Mobile Deposit administrator will review your deposit and accept or deny it. You will receive notification of this decision.

Mobile Deposits confirmed as received before 4:00 pm CST on a business day will be credited to your account as of that day and funds will be available the next business day. Mobile Deposits confirmed received after 4:00 pm CST will be credited to your account as of the following business day and funds will be available the first business day after the day we receive your Mobile Deposit. Unless described above, the Bank's applicable funds availability schedule and policies will apply.

When will I see my deposit online?

Your Mobile Deposit will be credited/posted to your account as of the business day of the deposit and viewable online the next day.

Are there limits for deposits made using SBT Mobile Deposit?

You are not limited to the number of deposits you can make using SBT Mobile Deposit, however there are dollar amount limits per deposit, per total deposits in a day, and per total deposits for a rolling 30-day period.

What do I do with the paper check after the deposit is submitted?

Once your check image has been credited to your account, **you must retain the check for 60 days**. You may not present the original check or any image or substitute check created from the original check for payment at any other financial institution. During this 60 day period, you must store the original paper check securely and you must make the original paper check available to us for review at any time and as necessary for us to facilitate the clearing and collection process, to address third party claims, or for our own auditing purposes. After 60 calendar days, you should destroy the original check by first marking it 'VOID' and then destroying it by cross-cut shredding or other means of destruction.