

Mobile Deposit FAQs



Mobile Deposit is a safe, convenient and easy way to deposit checks using your smartphone or tablet. You can skip the trip to the Bank and make your deposits on the go!

Who is eligible to use Mobile Deposit?

Any BankStar Financial Mobile Banking customer is eligible to use Mobile Deposit.

What types of accounts can I deposit into?

Deposit into any checking, savings, or money market account tied to your Online Banking.

Is there a fee for Mobile Deposit?

There are no fees for our Mobile Deposit service at this time. Your service provider's data access charges may apply.

How do I get Mobile Deposit?

Mobile Deposit is available through BankStar's Mobile Banking App using any of the mobile devices: iPhone, iPad, Android phone or Android tablet (must have a rear-facing camera of at least 1 megapixel).

What type of checks can I deposit with Mobile Deposit?

You may deposit single party domestic checks made payable to the owner(s) on the account. You may NOT deposit third-party checks, substitute checks, returned checks, incomplete checks, non-negotiable items, foreign checks, stale-dated checks, checks where payer and payee are the same person, checks on which you suspect fraud, or altered checks. For additional items refer to our terms and conditions agreement.

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

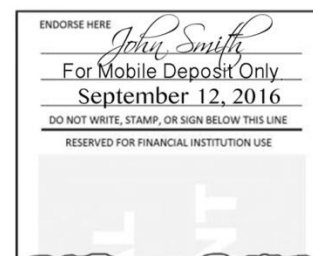
The daily mobile deposit limit is \$2,500 with no single deposit to exceed \$2,500. Each check must be deposited separately.

Do I need to endorse the back of the check when I make a mobile deposit?

Endorse the back of every check transmitted through mobile deposit as follows:

- Signature
- For Mobile Deposit Only
- Date

Note: If the check is not properly endorsed, BankStar Financial reserves the right to reject the check for deposit.



Is there a way to see the checks deposited within the App?

You will be able to see the status of current and past deposits in the Deposit History tab within the Mobile Deposit screen.

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Are my checks deposited immediately?

Successfully submitting your check image with your mobile device will begin the deposit process. Checks deposited before 2:45 p.m. (CST) will be processed at the end of the same business day. Checks deposited after 2:45 p.m. (CST), or on weekends or holidays, will be processed by the end of the next business day.

For example, if you make a mobile deposit on Saturday, the deposit will be credited to your account at the end of the business day on Monday.

When will funds from my Mobile Deposit be available?

If your mobile deposit was accepted before 2:45 p.m. (CST), your deposit will generally be available to you at the end of the same business day. Checks accepted after 2:45 p.m. (CST), or on weekends or holidays, will be processed by the end of the next business day. Funds will be available according to our normal Funds Availability Policy.

For example: A mobile deposit made on Saturday will be available at the end of the business day on Monday.

What do I do if the bank declines my Mobile Deposit?

If the reason is the image quality or lack of proper endorsement, you may correct the problem and re-deposit the item through Mobile Deposit. If the check is unable to be processed through Mobile Deposit, we advise you to bring the check into the bank for processing.

What should I do with the check after it has been deposited?

We recommend you keep the original check in a safe place for at least thirty (30) calendar days to confirm the deposit and then destroy it by shredding.

What happens if I mistakenly deposit the same check twice?

If the same check is submitted twice for deposit, it will be identified as a duplicate and stopped by the bank operations department.

What if a deposit is submitted for the wrong amount? Do I need to resubmit the deposit?

You do not need to resubmit your deposit. The bank operations department will correct the deposit amount.

Why am I unable to deposit my check?

There are a few reasons that checks may not be able to be deposited:

- Folded or torn corners
- Front image is not legible
- No camera on the device
- Image is too dark
- Routing and account numbers are unclear
- Blurriness



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For additional Mobile Deposit questions, call or visit us at your local branch.