



Mobile Deposit

Installation and User Guide



That's my bank!
MEMBER FDIC

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Download our free RCB Bank Mobile Bank App from the App Store® or Google Play™. *You must be enrolled in online banking to utilize mobile deposit. Enroll at RCBbank.com or at your local RCB Bank branch.*

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Enroll in Mobile Deposit.

Qualifications required. Read **Eligibility Guidelines**.

- Click on **Deposit** inside the RCB Bank Mobile Banking app.
- Fill out your name, RCB Bank account number (where you want your deposits to go) and cell phone number.
- You will receive a message through your online banking within 48 hours notifying you if you are approved or not.
- Once confirmation is received, you are ready to make mobile check deposits.

✓

Process is complete.

Once confirmation is received, you are ready to make mobile check deposits

About Mobile Deposit:

- Mobile Deposit is free for personal, non-business accounts with eStatements.
- \$2/mo. fee if you do not receive eStatements for personal and business.
- \$0.75 per deposit for business customers.
- \$2,500 daily deposit limit.
- \$5,000 rolling 30-day limit.
- 100 deposits per month limit.
- 7 p.m. cutoff time.
- Keep deposited checks for 60 days before shredding
- You will receive approval messages or adjustments via email and/or text.

Eligibility Guidelines

- Enrolled in online banking.
- RCB Bank Mobile Banking app installed on your phone.
- No more than three charge-backs in the last three months.
- Account must be in good standing.

Check Deposit Requirements

- Must write **"For Mobile Deposit Only to RCB Bank"** and your signature on the back of checks (account number optional).
- All check payees must be an account owner and sign the endorsement.
- Checks payable to more than one person must be endorsed by each named payee.

Items that CANNOT be deposited:

- Foreign checks or savings bonds
- Bonds
- Third party checks
- Returned or re-deposited items
- Rebate checks
- May not be able to image money orders other than Western Union

Message, data rates, and fees may apply. All accounts utilizing service must be enrolled in eStatements to avoid fee. Subject to eligibility and further review. Deposits are subject to verification and may not be available for immediate withdrawal. Deposit limits and other restrictions apply. Member FDIC

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Get in touch. 855.226.5722 | RCBbank.com

Making a Deposit

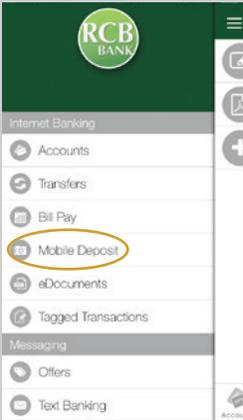
You will receive an email and/or text of confirmation when your deposits are received for review. If your deposit is declined after review, you will receive another email and/or text. **Questions? 855.226.5722**

RCB BANK

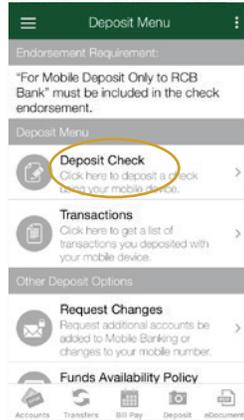
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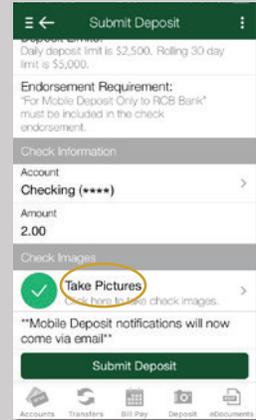
- 1** Select **Mobile Deposit** from the side navigation.



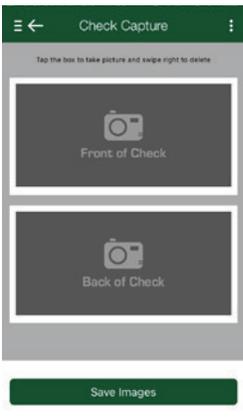
- 2** Select **Deposit Check**.



- 3** Enter Amount. Select Account number. Select **Take Pictures**.



- 4** Select **Front of Check**.

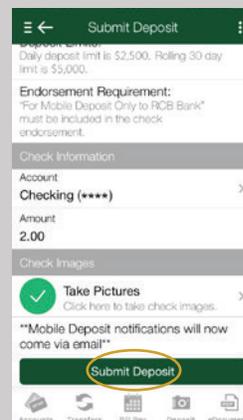


- 5** Using the guides, take a photo of the front of your check. *All check corners must be visible.*

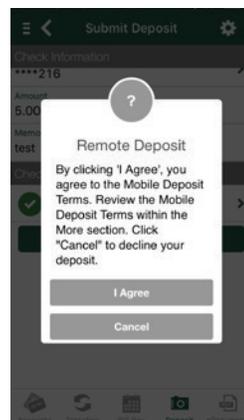


- 6** Repeat the process for the **Back of Check**.

- 7** After taking pictures, click **Submit Deposit**.



- 8** Read terms. **Agree** to submit or **Cancel** to stop transaction.



- 9** After deposit, a notification will appear. Click **OK**.

