

## North Star Bank Mobile Deposit Service FAQ

### **What is North Star Bank Mobile Deposit?**

North Star Bank Mobile Deposit provides you with the ability to electronically deposit checks into your North Star Bank deposit account(s) from your iPhone® or Android™ device using the North Star Bank Mobile Banking app.

### **What items can be deposited via North Star Bank 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 the payee's signature(s) and dated less than six months from the deposit date can be deposited.

### **What items cannot be deposited through North Star Bank Mobile Deposit service?**

- Checks payable to any person or entity other than the account holder, i.e., third party checks
- Checks containing altered fields on the front of the check or item, or checks that are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn
- Checks payable jointly, unless deposited into an account in the name of all payees and endorsed by all payees
- Checks previously converted to a substitute check, as defined in Regulation CC
- Checks that require an authorization code or number
- Checks drawn or payable through any foreign bank or a financial institution located outside the United States
- Checks not payable in U.S. currency
- Checks dated more than 6 months prior to the date of deposit (stale dated checks)
- Checks that are post-dated
- Checks that are in any way incomplete, i.e. missing or incomplete endorsement

### **Are Mobile Banking and Mobile Deposit secure?**

Yes, our mobile banking and 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. No account data is ever stored on your phone. If your phone is lost or stolen, access to your accounts can be disabled by calling us at 651-489-8811 weekdays 9-5 pm.

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 that are beyond eight characters 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 North Star Bank. Instead go to the Bank website directly and log in.
- Always log off completely after using Mobile Banking.

### **What are the technical requirements to use North Star Bank Mobile Deposit?**

- Download Apple iOS or Android app for North Star Bank Mobile Banking to your device
- Apple iOS devices:
  - iOS 12.0 and later versions will be supported
  - Camera-enabled device
- Android devices:
  - Version 7.0 and later versions will be supported
  - Camera-enabled device
- Internet access from your device

Note: Beta releases of Apple and Android operating systems will not be supported.

### **What does it cost to use North Star Bank Mobile Deposit service?**

There is no fee charged per check you deposit via our Mobile Deposit service. 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 North Star Bank Mobile Deposit?**

Yes, limits are set for the dollar amount of mobile deposits that each customer can make per deposit and per day. **Due to Covid-19, the per deposit limit has temporarily increased from \$1,500 to a maximum of \$5,000. The daily maximum limit remains at \$5,000.**

### **Is North Star Bank Mobile Deposit for consumers or businesses?**

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This service is available to qualified consumer customers of North Star Bank. With Mobile Deposit, checks are deposited one at a time so it may not be the right fit for an organization that needs to deposit many checks on a frequent basis. If you are a business banking customer, please contact your North Star Bank banker to discuss Mobile Deposit and Remote Deposit to determine which service(s) are right for your needs.

#### **How do I access North Star Bank Mobile Deposit?**

- Download the North Star Bank Mobile Banking iPhone® app from the iTunes® App Store<sup>SM</sup> or our Android™ app from the Google Play™ Store to your smartphone.
- Login to the North Star Bank Mobile Banking app with your online banking credentials.
- Select the “Deposits” option from the Main Menu.
- Select “New Deposit”.

#### **What is the cutoff time to make a mobile deposit? When will the funds be made available?**

Checks deposited via Mobile Deposit by 4:00 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 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* that you received at account opening for more details.

#### **How should I endorse a check for mobile deposit?**

You should endorse checks transmitted through Mobile Deposit as follows:

- Each payee’s signature must be present and should be written as stated on the payee line of the check. Business checks must be endorsed by the business and deposited into business account.
- *For Mobile Deposit Only* at North Star Bank should be written beneath the signatures or check the box where it states *For Mobile Deposit Only*

#### **Any tips for taking good check photos?**

Taking high quality photos of the check is the best way to make North Star Bank 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.

#### **Will I receive confirmation that my deposit was accepted and will be processed?**

Yes. Monitor your email for confirmation that your mobile deposit was received and accepted. Mobile deposit amounts over \$500 will be reviewed more closely so it is important to watch for confirmation the mobile deposit was accepted and will be processed.

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If you receive notification that your mobile deposit was rejected, please contact us for the reason. It may not be necessary to contact us if you did not indicate For Mobile Deposit Only as instructed above. Simply add this statement to your endorsement and redeposit the item(s).

**If you have questions regarding a mobile deposit that was rejected, please call us at 651-762-7302 or email us at [mobiledeposit@northstarbank.com](mailto:mobiledeposit@northstarbank.com) Monday through Friday between 8:30 a.m. and 4:30 p.m. Central Time.**

**What should I do with my check after I have submitted a mobile deposit?**

Upon your receipt of a confirmation from North Star Bank that we have received an image that you have transmitted, mark the front of the original check as “Electronically Presented” or “VOID”. Retain the check for a minimum of 7 calendar days but no more than 15 calendar days from the date you sent the mobile deposit. After 15 days and having confirmed that the deposit was credited to your account, destroy the check that you transmitted. During the time you retain the check, properly secure and handle the check, and if North Star Bank requests to see it, promptly provide it to North Star Bank.

**What happens if a check I deposit via the North Star Bank Mobile Deposit service is returned?**

If an original check deposited through North Star Bank 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 North Star Bank 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.

As described in your Account Agreement, if you deposit a check that is returned to North Star Bank for any reason, including insufficient funds of the payor, we may “set off” the amount of the returned item. We may “set off” by debiting the account into which you deposited the returned item or by transferring funds from another North Star Bank account held by you. We may do so whether or not the reason for the returned item was presented to us on a timely basis.

**Other Questions or Comments?**

Please contact us via email at [contactus@northstarbank.com](mailto:contactus@northstarbank.com) or by calling 651-489-8811.

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