



Make deposits by taking a picture of your check within our mobile banking app. Refer to the following frequently asked questions for information about Mobile Deposit. By using the Mobile Deposit Service, you agree to the terms in our Online Banking Disclosure & Agreement which can be found under the eBanking tab on our website.

Q: What is Mobile Deposit?

A: Mobile Deposit is a service that allows you to deposit checks directly into your account. This can be done from anywhere at any time using our mobile app on your mobile device (a smartphone or tablet).

Q: What is the Mobile Deposit Limit?

A: Consumers may deposit up to \$3,500 per transaction/day and up to \$7,000 per month. Businesses may deposit up to \$5,000 per transaction/day and up to \$20,000 per month. Up to 10 checks can be deposited per day and up to 30 checks per month. Limits are subject to change without notice.

Q: What is the difference between Mobile Banking and Mobile Deposit?

A: Mobile Banking allows you to view your accounts, process transfers, check balances, and make bill payments using your mobile device. Mobile Deposit allows you to deposit checks using your mobile device. Mobile Deposit is a feature within the Mobile Banking app.

Q: Is depositing my check with a mobile device safe?

A: Yes, Mobile Deposit is safe. Access to this feature requires you to log into our Mobile Banking app first.

Q: How do I sign up for Mobile Deposit?

A: If you are already a Mobile Banking user, log into our app and click on Menu/Services/Mobile Deposit Enrollment. If you are not currently enrolled in Online Banking, submit your enrollment by going to our website under Sign Up for Online Banking in the upper right-hand side. After you are set up in Online Banking, download the Community Bank of Santa Maria app. Log into our app and click on Menu/Services/Mobile Deposit Enrollment.

Q: What account(s) can I deposit a check to via Mobile Deposit?

A: Mobile deposits can be made to your checking, savings, and money market accounts.

Q: When will I be able to use the Mobile Deposit?

A: You will receive an email within 2 business days after submitting your enrollment. Once approved, you can begin making deposits by clicking on Menu/Transactions/Deposit Check.

Q: Do I need to endorse the check?

A: Yes, write the words "For Mobile Deposit Only" on one line and properly endorse the check.

Q: How will I know that my check was received for deposit?

A: After your check has been submitted, you will see a message stating that your deposit was successful. You will also receive an email notification stating that your deposit has been received. At this point in the process, your deposit has been received by the bank and is pending approval.

Q: How do I know if my deposit has been approved or declined?

A: You will receive an email notification once your deposit has been approved or declined.

Q: What if I do not see any email notifications in my email Inbox?

A: Check to see if the emails are in your Junk or Spam Email folders. Sometimes emails can land in there when the sender's email address is not recognized. If you still do not receive our notifications in any of your email folders, contact us and confirm that we have your current email address on file.

Q: When will I be able to see the deposit in my account?

A: Approved mobile deposits received Monday through Thursday by 5:00 p.m. PST and 6:00 p.m. PST on Friday will be considered submitted that day. Mobile deposits received after the cut-off times and deposits received on Saturday, Sunday, and Federal holidays will be considered submitted on the next business day. Approved deposits will be posted to the account as of the same business day with the funds made available on the next business day.

Q: What is considered a business day?

A: A business day means Monday through Friday, except for Federal holidays.

Q: Can additional holds be applied to my check?

A: Yes, additional holds may be applied in some circumstances. We will notify you if a hold is placed on your deposit.

Q: What types of checks are not eligible for deposit?

A: Items that are prohibited through Mobile Deposit include, but are not limited to:

- Checks payable to any person or entity other than the owner of the account that the item is being deposited into
- Checks you know or suspect, or should know and suspect, are altered on the front of the item, fraudulent or otherwise not authorized by the owner of the account on which the check is drawn
- Checks not payable in United States currency
- Checks that are expired (most checks expire after 6 months)
- Checks that have previously been submitted through Mobile Deposit or through a remote capture service offered at any other financial institution
- Checks that are payable jointly, unless deposited into an account in the name of all payees
- Checks that are Remotely Created Checks, as that term is defined in Regulation CC

Q: Why is my check being rejected when I try to submit it?

A: There are several factors that could cause a check to be rejected during the Mobile Deposit process. Some of them include, but are not limited to:

- Amount entered for deposit does not match the amount on the check
- Endorsement is missing

- “For Mobile Deposit Only” is not written on one line on the back of the check
- MICR line (information on the bottom of check) cannot be read
- Poor image quality
- Check has already been submitted
- Invalid routing number information

If you continue to experience problems, you may deposit the check at any of our branches.

Q: What do I do with the original check after I deposit it?

A: We suggest you create a system, perhaps a date & check mark in the upper left corner, to indicate that you have submitted the check. It is your responsibility to ensure the check is not presented again. Keep the check in a secure location for 14 days. The original check must be made available to us upon our request. After you have confirmed your deposit has posted to your account, and the 14 days have elapsed, you must destroy the check by cross-cut shredding or another commercially acceptable means of destruction.

Q: Can I view my deposited checks in Mobile Banking?

A: Yes, you may view your deposited checks by clicking on Menu/Transactions/Activity Center/Deposited Checks.

Q: What if one of my accounts is not available in Mobile Deposit?

A: In most cases, eligible accounts will automatically be signed up for Mobile Deposit. If you have an eligible account that has not been enabled, please call the Central Operations Department at (805) 922-2900.

Q: Are there any service fees?

A: Currently there are no fees associated with the Mobile Deposit Service. You will be notified of any changes in fees.

Q: Can this service be terminated?

A: Either party may terminate Mobile Deposit Service at any time.

Q: Why am I not eligible to use Mobile Deposit?

A: Mobile Deposit may not be available for your account due to a variety of reasons including, but not limited to:

- Deposit restrictions on your account
- Current or previous collections history
- Fraudulent activity on your account

Q: Can loan payments be made with Mobile Deposit?

A: No, but you can make a deposit to your checking, savings, or money market account and then make a loan payment using our Loan Payment page.

Q: If I need additional information on Mobile Deposit, who may I call?

A: For additional assistance, please call our Central Operations Department at (805) 922-2900.