

Mobile Deposit

Frequently Asked Questions

Who is eligible to use Mobile Deposit? >

To be eligible you must...

- Be a current Home Federal Bank customer with an active Checking, Savings, Money Market or Easy Access account
- Be enrolled in online banking
- Have demonstrated financial responsibility with all Home Federal Bank accounts

If I am a business, can I sign up for Mobile Deposit? >

Mobile Deposit is available for personal accounts. However, Mobile Deposit for Business is coming soon.

Are there limits for deposits made through Mobile Deposit? >

- Yes, the per deposit limit is \$2,500.00 and the daily dollar limit for deposits is \$3,000.00.

Do I need a deposit slip to make a deposit? >

- No, taking a picture of the front and back of your check, we will create an electronic deposit slip.

I selected the wrong account for deposit. What should I do? >

- Once the check is credited to your account and shows in your available balance, you can perform a funds transfer between your accounts.

What type of checks can I NOT deposit? >

- Checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into (commonly called two party checks).
- Checks containing an alteration on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account.
- Checks payable jointly, unless deposited into an account in the name of all payees.
- Checks previously converted to a substitute check, as defined in Reg. CC.
- Checks drawn on a financial institution located outside the United States.
- Checks not payable in United States currency.
- Checks dated more than 6 months prior to the date of deposit.
- Checks or items prohibited by Home Federal Bank's current procedures relating to the Services or which are otherwise not acceptable under the terms of your Home Federal Bank account.
- Checks payable on sight or payable through drafts, as defined in Reg. CC.
- Checks with any endorsement on the back other than that specified in this agreement. (Signature Endorsement + HFB E-Deposit)
- Checks that have previously been submitted through the Service or through a mobile deposit capture service offered at any other financial institution.
- Checks that have previously been deposited at by other methods at Home Federal Bank or any other financial institution
- Checks or items on which a stop payment order has been issued or if there are insufficient funds;
- Insurance drafts and Credit card cash advance checks.

How do I endorse the back of my check? >

- Regardless of how the check is made payable, every check should include HFB E-Deposit below the signature(s).
- If the check is made out to just you, sign your name on the back. If the check is made out to two people, properly signing it can be tricky. When in doubt, have both people sign the check.

Why do I have deposit limits? >

- We set limits as a safeguard against check fraud. This is a regulation of the federal government.

Why are there special endorsement requirements? >

- There are two main reasons:
 - By noting "HFB E-Deposit," you have just safeguarded that check, in the chance it got into the wrong hands and someone were to try to cash it again (since you've already endorsed it).
 - Also, the special endorsement helps you remember that it was in fact processed since it stays in your possession!

The check I deposited was returned. Can I re-scan it? >

- No, you cannot re-scan the returned check. Your account will be assessed a returned item fee and you will receive a copy of the deposited item. It is best you get a new check to deposit to avoid any further delays.

Mobile Deposit

Why there is a cutoff time and what is it? >

- The cutoff time is to ensure Home Federal has time to review and approve all mobile deposits, as a safe guard against fraud.
- In general, if an image of an item you transmit through the Service is received and accepted before 3:00 pm EST on a business day that we are open, we consider that day to be the day of deposit. Otherwise, we will consider the deposit was made the next business day we are open.
- Funds deposited will generally be made available no later than two business days from the day of deposit. Business days are Monday through Friday, excluding Saturdays, Sundays and Holidays.
- Home Federal Bank, in its sole discretion, may make such funds available sooner or may extend the hold period beyond two business days based on Home Federal's normal check processing guidelines. You will be notified if a hold is placed.
- Some exceptions may apply during special and emergency closings.

Can I deposit more than one check at a time? >

- You can deposit one check per mobile deposit. If you have several checks, each check would need to be deposited separately using the mobile deposit service.

What should I do with my check after use Mobile deposit? >

- You must securely store the original check for 30 days after it has been submitted and accepted. After the retention period, you must write "VOID" across the front of the check in black or blue ink and then destroy it by cross-cut shredding or another commercially acceptable means of destruction.

Why is my deposit rejecting? >

- There may be a few different reasons to have your check declined for deposit:
 - You did not properly endorse the check. – Solution: properly endorse the check and re-deposit it.
 - If the check amount is over your daily or per check limit, it will decline. – Solution: bring the check into one of our offices for deposit, or if multiple deposits, wait until the next day to deposit items to stay under the daily limit. (per deposit limit is \$2,500.00 and the daily dollar limit for deposits is \$3,000.00)
 - It's possible that you may have an outdated version of the app. – Solution: update the app by going into your app store and manually select update.
 - The image of the check may be unclear or skewed. - Solution: Retake the picture. Make sure to keep a steady hand and make sure all four corners of the check are in the picture frame. Make sure that the check is lying as flat as possible and on a dark colored background.
 - There could be a discrepancy between the amount entered and the amount for which the check is written. Solution: verify that the amount written on the check matches the amount you entered.
 - If the amount is not printed in a box on the right side of the check, the app may not be able to find it (typically the case with a unique check like a rebate check). Please call to confirm or drop off for deposit at any of our locations.
 - The item has already been deposited. - Solution: review the transaction history on your account. Has the check already been deposited?