

# Tips & Advice

Issue III

## Mobile Deposit Capture

Most of us remember a time when you actually had to walk into a bank to make a deposit into your account. Today, depositing a check into your bank account even when you are away from the bank is possible by using Mobile Deposit Capture. While having the option to open up an app on your mobile device, snap a picture of the check, and submit it for deposit is extremely convenient, there still can be some concerns about security from many users. By following the safety tips that were mentioned in our previous issue, mobile banking and mobile deposit can be used safely. We want to help ensure that when you use mobile capture, you know the correct steps to take to make sure there is no delay in the deposit being credited to your account. At The Bank of The West, the dollar limit per check is \$2,000.00 each, and the total cumulative mobile deposit limit per day is \$2,000.00. Checks deposited must be made payable to an owner of the account, and must be endorsed on the back with “for TBOTW mobile deposit” written in the endorsement area. Deposits made via mobile deposit will not immediately show up in your account, and may take up to TWO business days to show up in your account. All deposits will be reviewed by the bank at the end of the business day (3:00 p.m. central time) and must meet all requirements before they will be accepted for processing. To see previous Tips and Advice Issues, or for more tips for using Mobile Deposit Capture, please visit our archive page at <https://www.thebankofthewest.com/Tips-and-Advice.aspx>. If you have trouble using mobile deposit, please don't hesitate to give us a call and we will do our best to help you. If you would like to sign up to use Mobile Deposit Capture, please contact your local branch!



The above image shows the correct way to endorse a check that is being mobile deposited at The Bank of The West.

- Sign your name.
- Write TBOTW Mobile Deposit below signature
- Check the Mobile Deposit Box if present.

Thomas (580) 661-3541

Clinton (580) 323-9200

Leedey (580) 488-2001

Oklahoma City (405) 752-8659



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