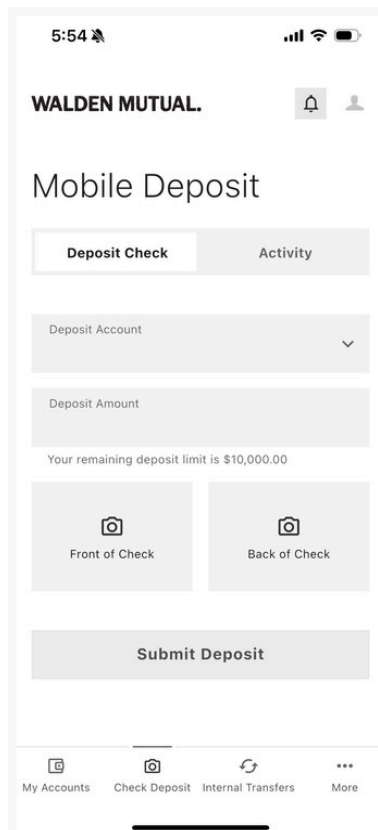


Mobile Check Deposit

The Mobile Check Deposit feature allows you to deposit checks through our mobile application. To get started, make sure to download our app through Apple App Store or Google Play Store.

Too many checks to deposit with your phone camera? Use Desktop Check Scanning (requires a desktop scanner) to deposit checks in batches. The desktop check scanning service is part of our Enterprise Package of commercial features.

Interested in Desktop Check Scanning or our Enterprise Package? Reach out to our Partner Experience team for more information! If you are enrolled in the Enterprise Package, please refer to our Desktop Check Scanning User Guide.



NOTE: If you need a limit increase either temporarily or permanently, please submit a request through **Communications** → **Account Service Request** → **Limit Change – Mobile Check Deposit**. Limit increase requests must come from a signer on the account.

IMPORTANT MOBILE DEPOSIT INFORMATION

The mobile deposit **cut off time is 3PM ET**. You can still submit mobile deposits after our cut off time, but they will process on our next day of business.

The first **\$225 of your deposit is made available the next business day, and the remaining funds will typically be available on the second business day**. Please note that **longer holds may apply** to mobile check deposits based on other factors like account history, check amount, or issues with the deposit (ex. missing, or improper endorsements). If a longer hold is placed on your deposit, you will be notified through our Message Center. For specific questions, please feel free to reach out.

The organization must endorse the check by signing or stamping the back and writing **“for mobile deposit only at Walden Mutual Bank, Account #XXXXXXXX”**.

After checks are **deposited and accepted** by us (we will send an email confirmation the check has been deposited), it's best to mark the original check as VOID and then keep it for 60 days. After the 60-day period, **it can be destroyed**.

PROHIBITED CHECKS

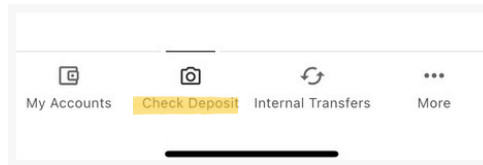
- Checks payable to any person or entity other than the business registered to the account (i.e. third-party checks).
- Checks payable jointly to a person (or persons) or payable jointly to any business(es) not listed on the account (i.e. made out to ABC Company *and* John Smith).
- Checks containing alterations, illegible items, fraudulent checks or checks partners should have know or have reason to believe were fraudulent.
- Checks that have been previously deposited at another institution via physical item, image or electronic funds transfers.
- Checks from financial institutions located outside of the United States.
- Checks not payable in U.S. dollars.
- Checks that are more than 6 months old (banks call that “stale-dated”).
- Substitute Checks (a paper copy of a paper check returned that is created from an electronic image and has the same legal standing as the original).
- Remotely created checks (a check created by a merchant with a buyer's checking account number on it, but without the buyer's original signature).
- Travelers checks and savings bonds.
- Non-negotiable instruments such as promissory notes or starter checks/counter checks (checks from a teller window).

DEFAULT LIMITS

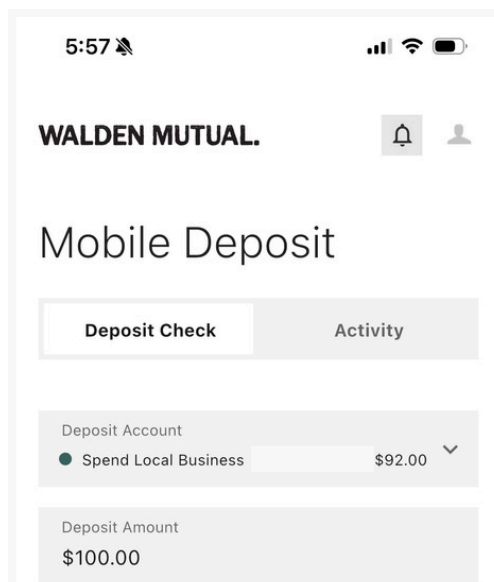
\$10K Daily
\$25K Weekly
\$35K Monthly

SUBMITTING A MOBILE DEPOSIT

To make a mobile deposit, open our mobile application and click **Check Deposit** located at the bottom of your smart phone or tablet screen.



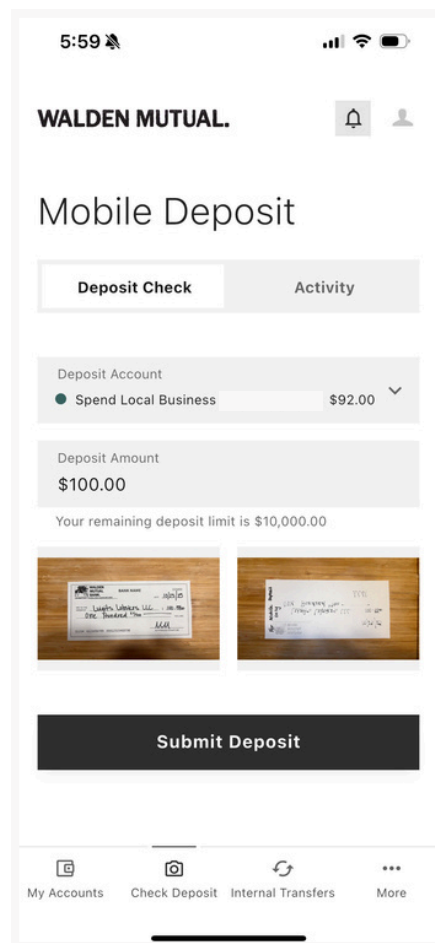
Select the **Deposit Account** for the mobile deposit and enter the check amount into the **Deposit Amount** field.



Click **Front of Check** and/or **Back of Check** to take pictures of the front/back of the check. If you have multiple checks, you must deposit each one separately.



NOTE: Take pictures of checks in a well-lit area on a flat non patterned surface. If you have issues capturing the image, try changing the background or lighting.



Click **Submit Deposit** to submit the check for processing. You will receive an email from us that the check image has been accepted and then you will receive a second email once we have processed and deposited the check into your account.

NOTE: You can also see past mobile deposits (including images of the checks) on the **Activity** tab.