

## **Mobile Check Deposit FAQ:**

Q. When are the funds deposited to my account?

A. There is a 3:00 PM Central cutoff time (on business days we are open) for deposits made with Mobile Check Deposit. Deposits submitted on weekends, federal holidays, and after 3:00 PM Central time Monday-Friday are processed the following business day. Typically, funds are made available on the next business day, but longer delays may apply. We may delay availability of funds from any deposit you make through Mobile Banking at our sole discretion at any time, for any reason.

Q. Is there a limit on how much I can deposit with Mobile Check Deposit?

A. There is a maximum daily limit of 5 deposited checks totaling \$10,000. And, a maximum multi-day limit of 15 deposited checks totaling \$25,000 per 7-day period.

Q. What types of checks can I deposit using Mobile Check Deposit?

A. We accept checks made payable to you, with a current date, drawn on a U.S. bank. We do not accept foreign checks, money orders, cashier's checks, traveler's checks or tax refund checks.

Q. How should I endorse the check?

A. Endorse the check with "For Pioneer Bank Mobile Deposit Only" above your signature.

Q. How long should I keep my check after making a deposit using Mobile Check Deposit?

A. Before destroying your original check, keep it in a secure location for 30 days following the successful completion of your mobile deposit.

Q. Is there a fee for using Mobile Check Deposit?

A. No, Mobile Check Deposit is a complimentary service.

If you have other questions, please contact Pioneer Bank at (712)943-5511 during business hours.