

Mobile Deposits:

To be Eligible for Mobile Deposit:

- You must have an account relationship with the bank for more than 60 days
- Your account must be in good standing with Zero NSF activity within the last 6 months
- All loans must be current
- You must enroll in Online Banking and Mobile Banking
- You must have a compatible Apple or Android device

To enroll in Mobile Deposit:

- Contact your local branch to request enrollment

Deposit Limit:

- \$1,500 per *business day

Mobile Deposit Endorsement:

- All checks must be properly endorsed and have “**For Mobile Deposit Only**” written after signature endorsement

Mobile Deposit Processing Time:

- Confirmed deposits made before 4pm, during a normal business day, will hard post to your account same day
- All confirmed deposits made after 4pm, or on a non-business day, will be posted on the next business day.

Mobile Deposit Fee:

- \$0.50 per each check deposited
 - The total fees for all Mobile Deposits made within the statement cycle will be charged at the end of your statement cycle as a service charge.
 - The service charge will be itemized at the bottom of the statement

Checks Not Accepted:

- Third Party Checks
- Return Deposit Items
- Travelers Checks
- Checks not payable in US Currency
- Credit Card Advance Checks
- Comchek, Preauthorized Checks

**Normal business hours are Monday thru Thursday 8:30am-4pm and Friday 8:30am-5:30pm.*

How do I make a Mobile Deposit:

- Log into your Legends Bank Mobile App
- Click the **Deposit** icon at the bottom of your screen
- Click the **Deposit Check** icon
- Click the **Account** you would like the check to be deposited to
- Enter the amount of the check to be deposited
- Take a photo of the front of the check
 - Make sure to include all 4 corners of the check
 - Review check and if image is readable click the **Use** button, if image is not readable please click the **Retake** button and take another photo
- Take a photo of the back of the check
 - Make sure to include all 4 corners of the check
 - Review check and if image is readable click the **Use** button, if image is not readable please click the **Retake** button and take another photo
- Click **Next** to process deposit
- Review deposit and click **Confirm** to submit or **Edit** to make changes
- You will receive a Deposit Pending message once deposit is submitted

Mobile Deposit FAQ:

Q: What do I do with my check after it has been deposited?

A: We recommend that you securely store your mobile deposited check for 45 business days and write “**Mobile Deposit**” on the front of the check. After 45 business days you will need to destroy the original paper check.

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

A: You will receive a confirmation that the deposit was received.

Q: Can a deposit be rejected?

A: Yes, a deposit can be rejected for reasons to include, but not limited to:

- Image is unreadable
 - If your image is unreadable, please take a new image and try depositing again
- Missing endorsement
 - Your check must be properly endorsed and have “**For Mobile Deposit Only**” written after the signature endorsement on the back of your check.
- Invalid Check Type
 - The following checks are not accepted through mobile deposit
 - Third Party Checks
 - Return Deposit items
 - Travelers Checks
 - Checks not payable in US Currency
 - Credit Card Advance Checks
 - Comchek, Pre-Authorized Checks
- Duplicate check deposit
- Signature or Deposit amounts do not match