Mobile Deposit with Anstaff Bank

Anstaff Bank is pleased to offer Mobile Deposit!

A fast, easy and secure way to deposit checks when you can't get to the bank.

Questions about our Anstaff App?

If you have questions or concerns, please contact your local Anstaff Bank location

Or call (800)445-5745 or (870)438-5214 during regular banking hours.

You may also contact us online by email.

When using the Mobile Deposit feature please remember:

To endorse checks with "FOR MOBILE DEPOSIT ONLY at Anstaff Bank" underneath your personal endorsement.

Who is eligible for Mobile Deposit?

Customers who enroll in Mobility and have an eligible checking or savings account.

New customer accounts must be in good standing for 60 days for eligibility.

Small business accounts are also eligible for Mobile Deposit. A per deposit fee may apply to these businesses. All other business account are not eligible.

What is the availability of funds on my deposits?

Cut off time to for any Mobile Deposit will be 4:00 PM CST. Mobile deposits made after cut off time will be available the next business day. We will provide you with deposit status within our Touchbanking app under deposit history.

Are there any limits?

Maximum dollar limit is \$2,500.00 per day and can be made up of multiple deposits. Each check must be deposited separately.

What type of checks are allowed for deposit?

Personal checks, business checks, U.S. Treasury checks, any check payable in U.S. dollars with a MICR line and drawn on banks in the United States.

What type of items are not allowed for deposit?

Cash, Money Orders, Cashier checks, Traveler's checks, insurance checks, Foreign items (which included items drawn on foreign banks or payable in funds other than U.S. dollars), third party checks even if signed over to you, stale dated checks, postdated checks, non-negotiable items, any item that has been re-deposited or returned, any check that requires an authorization number or code to be obtained by the bank, savings bonds, or any item previously deposited.

How should I endorse my check?

Any check deposited must be endorsed by you, the payee, along with this phrase "For Mobile Deposit at Anstaff Bank".

How do I sign up if I don't have Mobile Deposit?

Download our Touchbanking app to your smartphone. Once the app is downloaded, log in with your internet banking credentials and look for the deposit tab. If you do not have internet banking contact a customer service representative at your local branch office.

How do I deposit a check?

Launch our mobile app, login and select deposit.

Select new deposit, the account to receive the deposit and enter the amount of the check.

Follow the prompts to take a picture of the front and the back of the check.

Approve the deposit.

Watch our tutorial <u>here</u>.

How do I know if my deposit was received or rejected?

Once the picture of the check has passed the image quality test on your phone, the status (deposit pending, pending review, submitted, rejected or delivered) of your deposit is available in the deposit history tab within the Touchbanking app. Please keep in mind that Anstaff Bank will not be liable for any fees, or late charges charged to you as a result of any rejections of a deposit via Mobile Deposit.

What do I do with my check after deposit?

After you have verified your deposit has been posted to your account we recommend deposited items be safely stored for 10 days and then properly destroyed.

Click <u>here</u> to view terms and conditions and sign up for Mobile Deposit.