

MOBILE BANKING - FREQUENTLY ASKED QUESTIONS

Question: **How do I enroll in Mobile Banking?**

Answer: First, *You must be enrolled in Online Banking. Then, you may enroll your mobile device thru online banking. You may also download the app from the Apple Store (iPad, iPhone,) Google Play (Android phones, Android tablets), and Amazon (Kindle App). Just type in- Bank of Harlan mobile*

Question: **What banking services are available with mobile banking?**

Answer: *The services provided to you with mobile banking are similar to those you enjoy with online banking. You may do balance inquiries, bill pay, transfer funds, etc. Plus, with mobile banking, you have the availability of a check deposit feature that allows you to deposit checks using your mobile device wherever you are..... without coming to the bank.*

Question: **Are there any fees to use mobile banking?**

Answer: *The bank charges no fees for mobile banking. However, your mobile device service provider may charge fees in connection with the services we provide. All fees charged by your mobile device service provider are your responsibility.*

Question: **Why am I being asked so many questions when enrolling in mobile banking?**

Answer: *The mobile banking system is attempting to verify that it is YOU enrolling the mobile device that will access your banking accounts. Thus, the questions will come from public records data such as where you might have lived, gone to school, the type of vehicles you might own, or have owned in the past. An important point to remember is that if you travel far away from your home or where you regularly use your mobile device, you may be asked these or similar questions again. Please keep in mind that the mobile banking system will assume that you have lost your mobile device (such as in an airport or on vacation) or it has been stolen and someone else is attempting to access your bank accounts from that location.*

Question: **What is the latest time each day that I can transfer money between my accounts using mobile banking?**

Answer: *While balance inquiries can be done anytime 24 hours a day, you may use this service to transfer funds anytime between the hours 8:00 am-4:00 pm (Eastern time) each business day. Transfer transactions which are requested outside these hours or on Saturdays, Sundays, or holidays on which the bank closes to remain closed will be processed on the bank's next business day.*

Question: **What is the latest time each day that I may deposit a check using mobile banking?**

Answer: *You may submit a check for deposit using the check deposit feature of mobile banking anytime between the hours of 8:00 am-4:00 pm (Eastern time) each business day. Transactions which are requested outside these hours or on Saturdays, Sundays, or holidays on which the bank closes to remain closed will be processed on the bank's next business day.*

Question: **What is the total dollar amount that I may deposit each day using mobile banking?**

Answer: *A customer may deposit up to \$ 3, 000 each day using mobile banking*

Question: **What is the number of checks that I may deposit each day using mobile banking?**

Answer: *A customer may deposit up to three (3) checks per day. Only one check may be submitted at a time using the check deposit feature of mobile banking*

Question: **What is the proper way to endorse the check that I deposit using mobile banking?**

Answer: *Always endorse your check " For deposit only" "Your account number", "Your signature" In this way, the check is prevented from being negotiated by someone else should it become lost or stolen. Remember, only checks payable to you may be submitted for approval We do not accept traveler's checks for deposit using this service.*

For deposit only # 12345678 John Doe

BACK OF CHECK

Question: **Are checks that I deposit using mobile banking automatically approved?**

Answer: *NO. Each check submitted for approval will be reviewed by a member of the bank staff. Therefore, there may be a brief period of time between the time you submit the check for approval and you receive your check approval message on your mobile device. The bank reserves the right to decline a check at any time. Checks over the total dollar limit or checks per day limit may be declined and should be deposited at one of our branch locations. However, the bank will make every effort to approve checks submitted for deposit using the check deposit feature whenever possible.*

Question: **My check using mobile banking has been approved, but I cannot see it in my account shortly thereafter. Why?**

Answer: *Please know, that if we are able to approve your check, we will do so promptly. Thereafter, the approval will be acknowledged by FIS, our core processor, and you should see your deposit credited to your account within 45 minutes of your check approval message.*

Question: **When will the funds I deposited through mobile banking be available for use?**

Answer: *Generally, deposits that are submitted through mobile banking between the hours of 8:00 am to 4:00 pm (Eastern Time) each business day which are approved are available*

the next business day.

Question: **What should I do with the check after I deposit it using mobile banking?**

Answer: *We ask that you write "VOID" or "PRESENTED" on the face of the check and keep the check in a secured location for 60 days, just in case there is a question later regarding the details of the deposit transaction. After that, we ask that you destroy the check in such a manner that would make re-presentation of the check impossible.*

Question: **Am I responsible for a check deposited by me or someone else that is on my account with me should that check be returned at a later date?**

Answer: *YES. Our account agreements and mobile banking agreements specifically state that each owner of a joint bank account is individually and jointly responsible for all transactions that affect the account including overdrafts, returned items, and other charges.*

Question: **What should I do if I lose my mobile device or it is stolen?**

Answer: *Should you lose your mobile device, contact the bank immediately at 606 573-1202 or 606 574 8613. It is also possible that you can access your online banking account with your home PC or other PC and remove the device from your online banking account.*

Question: **What do I do if I wish to cancel my mobile banking service?**

Answer: *Please contact the bank immediately at 606 573-1202 or 606 574 8613. Or you may text "STOP" to 79680 at any time.*

