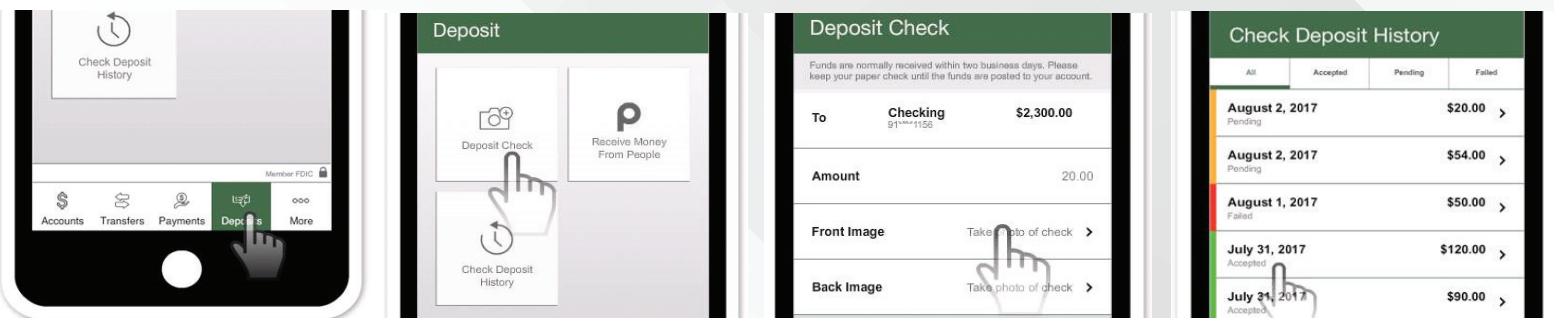


MOBILE DEPOSIT CAPTURE

- Once you have logged into the DCB&T Mobile App click on the Deposits in the lower right hand corner.
- Next, click on Deposit Check and decide which account you would like to deposit your check into.
- In the Deposit Check area you will be presented with terms at the top of the screen that will outline fund availability times and proper endorsement requirements. Next you will be asked to enter the amount of the check. After, tap on "Take a photo of check" to capture a photo of the front of the image with your device's camera. The images must be straight, fully visible in the boundaries, not blurry and ideally have a contrasting color in the background.
- You will next take an image of the back of the check. The check **MUST** be endorsed as the payee is written and **MUST** include the phrase "For Mobile Deposit" physically written in the endorsement area. If there is an invalid endorsement and/or fails to include the "For Mobile Deposit Capture" the deposit will be rejected.
- Once you finish taking the pictures click "Next" and you will be presented with a few confirmation screens. Once the deposit is complete, you can view the status of your deposit by tapping on the "Check Deposit History" icon in the Deposit tab. This list will show a Pending, Accepted or Failed status.



ADDITIONAL INFORMATION

- Make sure the endorsement stays within the designated area on the back of the check - usually a small box or line near the top.
- The history and image of a mobile deposit can be viewed on the app for 30 days. We recommend that you make a note on the check that it was fully deposited and store it securely for a minimum of 30 days before properly destroying it.
- Daily Deposit Limit is : \$5,000 and Per Transaction Limit is : \$5,000.
- The availability of funds from the deposit will depend on the time of the day the check is deposited through the app and will depend on the time it takes to clear the funding bank.
- If a deposit does fail, please refer to your email. The reason for it being rejected will be sent to the email that DCB&T has on file.

Visit the online tutorial below for additional help or call your local Dakota Community Bank & Trust branch.
www.dakotacommunitybank.com/online-help

