



LEIGHTON STATE BANK

Mobile Deposit FAQs

Leighton State Bank's mobile app, LSB360, allows you to make a Mobile Deposit from your iPhone or Android smartphone by taking a picture of the front and back of a check payable to you.

Who is eligible to use Mobile Deposit?

- Anyone who has a checking or savings account with LSB.

How can I sign up for Mobile Deposit?

- You must be enrolled in LSB's Online Banking and have our LSB360 app on a supported iPhone or Android phone. Open your mobile banking app and select 'Deposit'. You will be prompted to select the accounts you wish to deposit to. You can expect your request to be approved within one business day.
- To sign up for LSB's Online Banking, visit www.leightonbank.com/enroll.

Do I need to sign the back of my check?

- Yes. Endorse the back of your check by writing "Mobile deposit at LSB" – followed by your signature. Checks will not be accepted if they are not endorsed correctly.

What is the cutoff time for Mobile Deposit?

- Checks scanned by 4:00 PM Central Time will be deposited on that same day; checks scanned after 4:00 PM Central Time will be deposited the following business day.

What types of checks can I deposit?

- You may deposit checks that are drawn from accounts at financial institutions within the United States and payable in U.S. Dollars.
- The following types of items will **NOT** be accepted via Mobile Deposit:
 - Foreign checks
 - Traveler's checks
 - Money orders
 - Savings bonds
 - Cashier's checks
 - Checks payable to anyone other than you

When will the deposit show in my account? When will funds be available?

- Every deposit submitted through LSB360's Mobile Deposit is subject to review and approval. LSB's Funds Availability Policy applies to mobile deposits. If there are issues with the quality of image, the amount on the check(s), payees, endorsements, etc. – we may notify you that your deposit is reversed, pending submission of new deposit.
- Checks deposited by 4:00 PM Central Time on a business day will be processed the same day, checks deposited after 4:00 PM Central Time will be processed the following business day.



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Is depositing a check with a mobile device safe?

- Yes. Leighton State Bank only offers products that are safe and secure for our customers. The link between your mobile device and our mobile deposit site is encrypted to industry standards. Your scanned check is secure and protected through this link.

Leighton State Bank offers the following security recommendations for Mobile Deposit:

- Do not access your LSB360 app or make a Mobile Deposit via unsecured public wireless networks.
- Password protect your mobile device.
- Immediately disable Mobile Banking if your mobile device is lost or stolen. You may do this through your Online Banking account. You may reinstall Mobile Banking at a later time.
- Install updates – whenever they are available – for your mobile device’s operating system and for the LSB360 App.
- You are responsible for the security of your specific mobile device (for example, antivirus software, password protecting your device, etc.).

Can I deposit multiple checks via Mobile Deposit?

- Yes, for Android devices. You may deposit multiple checks, but the total deposit amount may not exceed \$4,000 per day.
- For iPhones, you may deposit multiple checks – however, each individual check must be deposited in a separate transaction. For example, you may not deposit a \$50 check and a \$100 check in the same transaction. First, deposit the \$50 check. Next, deposit the \$100 check.

Is there a limit on how much I can deposit via Mobile Deposit?

- Yes. Individual checks deposited through Mobile Deposit may not exceed \$2,000. You may deposit multiple checks, but the total deposit amount may not exceed \$4,000 per day.
- Individual items that exceed \$2,000 and a total deposit that exceeds \$4,000 should be deposited at your Leighton State Bank branch or at a deposit-enabled ATM.
- Larger deposit limits may be approved by contacting your Leighton State Bank branch.

What if I cannot capture a quality image of my check?

- The background design and font on some checks could make it impossible to deposit them via Mobile Deposit. If your deposit is rejected multiple times in Mobile Deposit, please deposit the item at your nearest Leighton State Bank branch.

Is there a fee for making deposits via Mobile Deposit?

- Leighton State Bank does not charge a fee for deposits made through Mobile Deposit. However, fees may apply if the deposited item is returned for any reason. Data charges from your cell phone service provider may also apply.



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What should I do with the check after it is deposited via Mobile Deposit?

- Leighton State Bank recommends that you store your original check in a safe and secure location for 60 days. Do not write VOID across the front of it or destroy it until after this period. After the 60-day period, shred your check or properly destroy it in another safe way.

What if my check is made payable to someone else? Can I use Mobile Deposit to deposit the check?

- No. This is considered a third-party check. Only checks made payable to the account holder(s) are accepted.

Who should I contact if I need help? Or have questions?

- Contact Leighton State Bank | (641)628-1566.