MAKING A MOBILE DEPOSIT

1. Sign into the MuncyBank Mobile App
   - iPhone*: Sign into the Mobile App and press the + sign button at the bottom center of the screen
   - A pop-up screen appears with multiple options. Press the Deposit button.
   - Android: A blue circle with a + sign is in the lower right corner of the screen
   - A pop-up screen appears with multiple options. Press the Deposit button.
   - iPad: Press the Check Deposit button on the menu page. Press New Deposit button on the check deposit page. This will display a Notice page with reminders of the mobile deposit requirements.
   
2. Press Continue on the top right hand side of the screen to proceed with your deposit. Please note: Your device must have a camera feature with auto focus.

3. Review the notice for requirements for processing mobile deposits.

4. Endorse the back of your check with your signature followed by “For Mobile Deposit Only Muncy Bank”.

5. At the top of your screen two camera images appear
   - Press the camera image titled FRONT: Snap a clear picture of the front of your check. Press the green checkmark button to accept the photo; press the red button if you wish to retake your photo.
   - Press the camera image titled BACK: Snap a clear picture of the back of your check. Press the green checkmark button to accept the photo; press the red button if you wish to retake your photo.

6. In the deposit field, touch the >arrow on the right hand side of the field. Select a checking or savings account into which you would like to make your deposit.

7. In the amount field, touch the >arrow on the right side of the field. A number pad will appear and enter the amount of your check. Press Done in the upper right hand corner of the screen.

8. Enter your email address. After your first deposit, your email address will be pre-populated.

9. Press Continue in the upper right hand corner of your screen.

10. A pop-up appears asking you to approve or cancel the deposit. Press approve to deposit the check.

11. You will receive the first email that your check was received. A second email will tell you the final status of your deposit.

FREQUENTLY ASKED QUESTIONS ABOUT MOBILE CHECK DEPOSIT

Is Mobile Check Deposit Secure?

Making a deposit through the Muncy Bank Mobile Banking App with your smartphone or supported tablet is safe. Deposits are protected according to the highest financial industry standards. Security features include password protection, firewalls, 128-bit SSL encryption, and application time-out when your device is not in use. No data is stored on the device, and if your device is lost or stolen, the service can be disabled immediately by accessing the Administration drop-down in the Online Banking system, or by calling the bank.

Who is eligible for Mobile Check Deposit?

- You must have a Muncy Bank checking or savings account that is active
- You must be enrolled in the Online Banking and download the bank’s free Muncy Bank Mobile App.
- Mobile Check Deposit is only available to customers with retail accounts

Are there any fees associated with this service?

Muncy Bank does not charge a fee for using this service; however, charges from your wireless carrier may apply.

What types of checks can be deposited?

In order to qualify for Mobile Check Deposit, a check must meet certain criteria:
- The check must be payable to you as the account owner(s) only and deposited to a like named account and drawn on a U.S. bank. Personal, business and government checks are accepted.
- We are unable to accept Travelers Checks, Foreign Items, Savings Bonds, or Third Party Checks through the Mobile Deposit
- The amount of the check cannot exceed - $2,500
- The check must be complete, legible, unaltered and include a current date (within 6 months) and valid signature. The date cannot be a date in the future.
- The check must be properly endorsed. Endorsement must include your signature, and “For Mobile Deposit Only Muncy Bank”

(Over)
Are there any limitations on the number of checks deposited or the dollar amount allowed?
Deposit limits and other restrictions apply:
- Maximum check amount - $2,500
- Maximum daily deposit - $2,500
- Daily number of deposits - 5
- Only one check may be included per deposit. However, you may make multiple deposits in the same session.

How do I make a deposit using Mobile Check Deposit?
See Making a Mobile Deposit section above for step-by-step instructions. If further assistance is needed, please contact our customer service at (877) 243-8919.

How will I know the deposit was received by Muncy Bank and credited to my account?
You will receive an email from Muncy Bank to confirm that your deposit has been received. After your deposit has been reviewed, you will receive a second email to inform you whether your deposit has been approved or denied. If the deposit was denied, the reason will be provided.

If my deposit has been approved when will the funds be available?
If your deposit was transmitted prior to the business day cut-off time of 4:00 PM ET, Monday – Friday (except holidays) the funds will be available for use against debits submitted for that day. You will not see your deposit in your account until the following business day. Longer delays may apply in certain circumstances.

What if my deposit was declined?
When deposit is declined for missing information in the endorsement, you may correct the endorsement and resubmit the deposit. If you need further assistance, you may contact our Customer Service at (877) 243-8919.

Is there a record kept of my Mobile Check Deposit activity?
Approved Mobile Deposits will be included with your account activity and may be viewed through online banking. Recent mobile deposit transactions and images can be viewed from the Recent tab in the Mobile Check Deposit feature within the mobile app.

What should I do with the check after I make the Mobile Deposit?
Check items that have been credited to your account should be destroyed within 30 days from the time of deposit. Properly dispose of the item to ensure it is not re-presented for payment.