



## Mobile Remote Deposit Anywhere(mRDA) Frequently Asked Questions

- **Who is eligible for mRDA?**
  - *Customers who have online and mobile banking are eligible for the mRDA service. Restrictions may apply based on past utilization of the account.*
  
- **When will my funds be available?**
  - *Deposits submitted before 7 p.m. ET on a business day will generally be available the next business day. We may delay the availability if we require further review of the deposit. Any delay in availability will be communicated via email to the email address we have on file.*
  
- **What types of checks can be deposited with mRDA?**
  - *Northstar Bank's mRDA can process checks payable in U.S. dollars and drawn on any U.S. Bank, including but not limited to; personal, business and government checks. They must also be payable to, and endorsed by the account holder.*
  - *International checks, U.S. savings bonds, U.S. postal money orders, remotely created checks (whether in paper form or electronically created), convenience checks (checks drawn against a line of credit), counter checks or third-party checks are not eligible for deposit through mRDA.*
  
- **Is there a limit in the amount I can deposit per day or month?**
  - *You can deposit a maximum daily total limit of \$5,000 and a maximum total calendar monthly limit of \$25,000.*
  - *Additionally, limits may vary by customer, may be subject to change, and may require managerial approval.*
  
- **Do I photograph both the front and back of my check?**
  - *Yes. During the deposit process, you will be required to photograph the front and back of your check.*
  
- **How do I endorse my check for mRDA?**
  - *You should sign your check with your name or business name and "For Deposit Only."*



- **What should I do with my check after it is deposited?**
  - *After depositing your check using Mobile Deposit, please follow these best practice guidelines:*
    - *Write “Mobile deposit on Date” on the front of your check. The date should be the month, day, and year of your deposit.*
    - *Securely store your check for 14 days after your deposit, mark “VOID” and then destroy it. This allows sufficient time in case the original check is required for any reason.*
  
- **How will I know when Northstar Bank processes my deposit?**
  - *When your deposit is processed, you will receive an email notification on the status of your deposit. This email will indicate if the deposit was approved, approved with adjustment or declined for processing. This email does not indicate funds are available. Successful deposits made before the daily cut-off time will appear in your account history the following business day.*
  
- **Can I photograph more than one check at a time?**
  - *You can photograph multiple checks in the same session. However, you may only photograph one check per deposit.*
  
- **What if the check photography is poor quality?**
  - *You have the option to retake photographs of the check before submitting or you may cancel the deposit. If you are unable to photograph a clear image, please mail or deliver your deposit to the bank for processing.*
  
- **How can I get the best image of my check using mRDA?**
  - *Place your check on a dark- colored, plain surface that’s well lit.*
  - *Position your camera directly over the check (not at an angle).*
  - *Fit all four corners in the guides of your mobile device’s camera screen.*
  
- **How will I know if there is a problem with my mobile check deposit after I submit it?**
  - *There are several ways that you could be notified if there is a problem with your mobile check deposit after you submit it...*
    - *You may be alerted on your device after you hit submit. The message will alert you to the issue (ie. Check must be endorsed For Deposit Only, check is not legible, etc.)*
    - *You may be alerted via the email address that we have on file if an issue has been detected prior to the deposit being credited to your account.*



- *Longer delays may apply in accordance with Regulation CC. Any delay in the availability of your funds as a result of Regulation CC will be communicated via U.S. mail. Refer to the Funds Availability Policy Disclosure that was provided at account opening for details.*
  - *If a problem arises with your deposit, such as a returned check, we will send you written notice to the address we have on file via U.S. mail, please do not re-deposit the original check.*
- **How long will my deposit history be available?**
    - *Deposit history will be available for five days within the mobile banking app, under deposit, deposit history. After the five days, it can be reviewed in your account history within the mobile banking app, through your internet banking or on your monthly account statement.*