iDeposit Mobile

Frequently Asked Questions

Q: What is iDeposit Mobile?

A: iDeposit Mobile is a FREE service from Planters Bank that allows you to make deposits at any time with your smartphone. The application uses a smartphone camera to take a picture of the front and back of each check and submit the images electronically to make deposits to your checking or savings accounts.

Q: How can I get iDeposit Mobile?

A: Follow these easy steps:

- **Sign-up for Mobile Banking** – Select the Options Tab once logged into Planters Bank *Online Banking* and click *Enroll* under the Mobile Banking Profile Section.
- **Download the Planters Bank Mobile App** for your iPhone from the App Store or your Android device from Google Play.
- **Request the iDeposit Mobile Service** one of three ways:
  1. **Send an email** requesting the service to info@plantersbankonline.com
  2. **Click on Contact Us** (under About Us) on the Planters Bank website and fill out the **Information Request Form** (don't forget to indicate your request for iDeposit Mobile in the comments section).
  3. **Visit any Planters Bank location**

Q: Are there eligibility requirements for iDeposit Mobile?

A: Yes. You must:

- Be at least 18 years old
- Have a banking relationship with Planters Bank for at least 30 days
- Have a Planters Bank Consumer Online Banking account
- Have a compatible device (Android or iOS) and the Planters Mobile App
- Maintain your Planters Bank accounts in good standing (i.e., no more than 2 returned NSF items in the past 30 days, no outstanding obligations to Planters Bank such as past due loans or delinquent accounts)

Q: What items are eligible for iDeposit Mobile?

A: We can only accept checks payable to you, drawn on a bank located within the United States. You may deposit up to $2,500 a day. The following are examples of checks not accepted by iDeposit Mobile:

- Checks payable jointly unless deposited into an account in the name of all payees
- Traveler's Cheques
- Money Orders
- Checks not payable in U.S. currency
- Substitute or returned checks
- Checks dated more than six months prior to the date of deposit

Q: How do I make a deposit with iDeposit Mobile?

A: Follow these easy steps:

- Login in to Planters Bank Mobile Banking App
- Press the **Deposits Tab**
- Select Which **Account** You Want to Deposit Into
- Enter the **Amount of the Check**
- Endorse the Back of the Check with **For Mobile Deposit Only Account # Followed by Your Account Number**. (Note: Your debit card number is not the same as your account number.)
- Flatten Your Check and Place on a Solid, Contrasting Background
- Center the Check Within the Visual Brackets and Take a Photo of the Front AND Back of the Check
- Make Sure All Parts of the Check are Visible, in Focus and Readable
- Click **Use Photo** When Finished
- Verify Amount then Click **Yes**

Q: How do I know if my deposit was accepted?

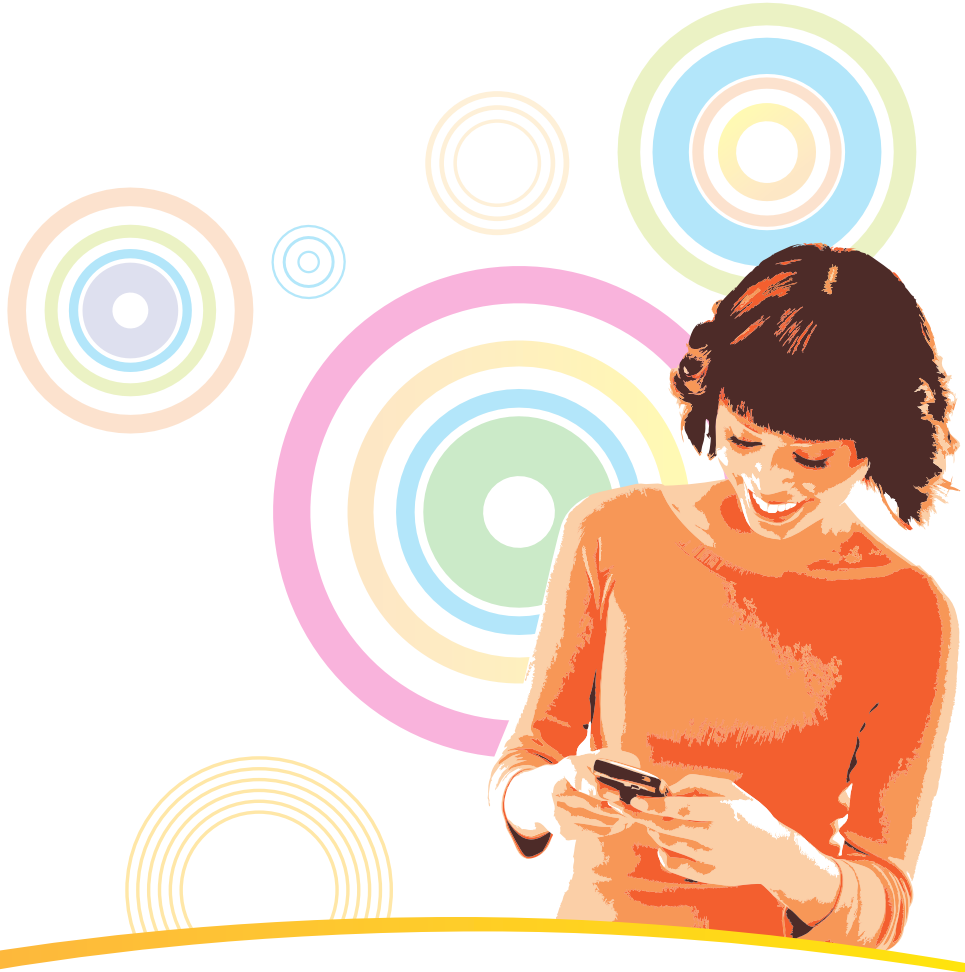
A: If a check image is rejected immediately, an error message will appear allowing you to retake the image. To make sure mobile deposits are accepted once submitted for processing, press the Deposits tab and select **Deposit History** and select a particular deposit. The detail screen will confirm that the deposit is either Accepted or Failed.

Q: When will the funds from my check be available?

A: If you make a deposit before 4:00 p.m. Central Time on a business day that we are open, we will consider that day to be the day of your deposit. Otherwise, we will consider that the deposit was made on the next business day we are open. Your funds will usually be available within 2 business days after the day of your deposit. You should verify that deposits have posted to the appropriate account.

Q: How long do I need to keep my check?

A: After verifying the deposit has been received, you should securely store and retain the check for at least 30 calendar days from the date of the deposit. Planters Bank may request the paper version of the check during this period. After 30 days, you should shred the deposited check.



Planters Bank

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