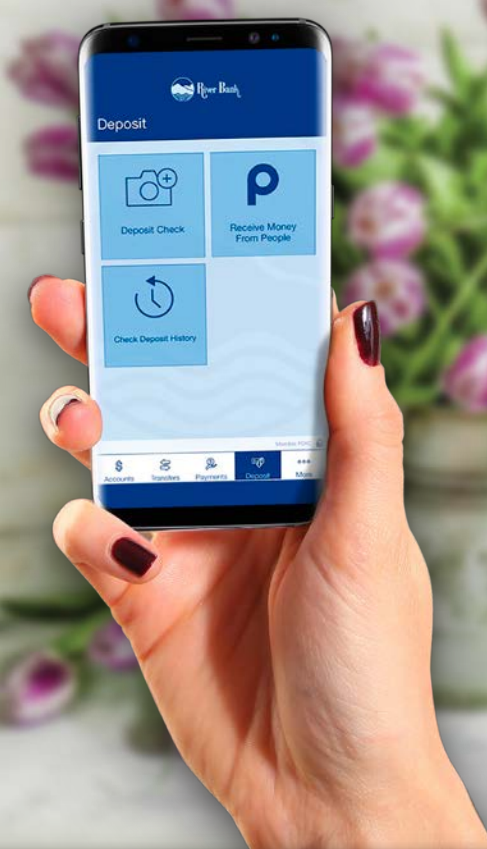




Mobile Deposit



Welcome to River Bank Mobile Deposit

You may submit mobile deposits anywhere, anytime using the mobile deposit feature using the River Bank Mobility App. Simply use the camera on your device to take pictures of the front and back of a check and then submit the images electronically to River Bank for processing, clearing, settlement, and posting.

When capturing check images, visual brackets provide a guide for centering the check. The system analyzes each check image for quality upon submission; if the image does not pass quality inspection, it immediately notifies you so that you may recapture the check image. After you successfully submit a mobile deposit, River Bank conducts an in-depth deposit review. If your deposit fails the review, River Bank rejects the deposit and may contact you regarding the reasons for the rejection.

Mobile deposits confirmed as received by 3:00 pm CST on a business day will typically be made available to you by the next business day after we receive your deposit. Deposits confirmed received after 3:00pm CST on a business day, and deposits confirmed received on holidays or days that are not business days, will be considered made on the next business day we are open and available by the next business day. All deposits are subject to River Bank's hold policy in accordance with Regulation CC. Please refer to our funds availability disclosure for additional information

Mobile Banking has something for everyone. Try it today!!

Mobile Deposit: Deposit checks in a flash without making a trip to the bank

Check Balances: Check your account balances 24/7.

Make Payments: Pay your bills using our Bill pay service.

Person to Person Payments(P2P): Use our PopMoney service to send or receive money to/from other people.

Account Alerts: Stay on top of your account activity with customized alerts.

Operations: (877) 688-2064

Email Address: Help@riverbank.biz

24 Hour Telephone Banking: (800) 388-4387

Online and Mobile Banking: www.riverbank.biz



Coon Valley, WI • 608-452-2828

De Soto, WI • 608-648-2130

Ferryville, WI • 608-734-3440

Holmen, WI • 608-781-9095

North La Crosse, WI • 608-784-8900

South La Crosse, WI • 608-788-6300

Sparta, WI • 608-269-1277

Stoddard, WI • 608-457-2100

Westby, WI • 608-634-2311



Bangor, WI • 608-486-2356

Barre Mills, WI • 608-786-2999

To use Mobile Deposit, you must enroll in Mobility and have an Apple 6 (or newer) or a qualifying Android device with a working camera. You must download the most current version of the River Bank Mobility App onto your mobile device to ensure proper access to the deposit option.

To make a check deposit:

1. Endorse the back of your check “**For Mobile Deposit Only.**”
2. **Sign** your name under the special endorsement.
3. Tap **Deposit Check.**
4. Tap on the **Account** into which you want to deposit funds.
5. Tap **Amount** and enter the amount of the check.
6. Tap **Front Image.** Take a picture of the front of the check, then tap **Use** to submit the image or **Retake** to take a new picture.
7. Tap **Back Image.** Take a picture of the back of the check, then tap **Use** to submit the image or **Retake** to take a new picture.
8. Tap **Next.**
9. Verify deposit details and tap **Confirm.**
10. Tap **View My Accounts** to return to the main menu, or tap **Make Another Deposit** to return to the New Deposit page and initiate another check deposit.

Note: It may take up to two business days for the check to clear and the system to post the funds to the account.



Check on the status of a deposit:

Accepted

A green bar in the upper-right corner indicates that the deposit has been made, or is in the process of being posted to your account.

Pending

An orange bar in the upper-right corner indicates that the deposit is pending; check images have passed all the initial tests for clarity, duplication, deposit accuracy, and the deposit amount is within the check deposit limits established by River Bank. River Bank is currently reviewing the deposit.

Failed

A red bar in the upper-right corner indicates that the deposit failed and the system did not post the funds to the account. River Bank rejected the deposit for reasons beyond the initial tests for clarity, duplication, deposit accuracy, irregular endorsement and deposit amount. You should take the physical check to the bank and deposit it in person. **River Bank may contact you regarding rejected deposits.**

You agree you will not use mobile deposit for:

- Savings bonds, Canadian checks, and foreign checks are ineligible.
- Checks payable to any person or entity other than you (i.e., payable to another party and then endorsed to you). The payee on the check must match the title on the account exactly.
- Checks payable to you and another party who is not a joint owner on the account.
- Checks that contain evidence of alteration, or that you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- Checks stamped with a “non-negotiable” watermark.
- Checks that are stale dated (6 months or older) or postdated (dated in advance of the date you deposit).

