

## **Mobile Deposit Capture Application**

- You must be an individual enrolled in our Personal Online Banking Service and have an iPhone or Android
  phone with Greeneville Federal Bank's mobile app installed, a camera in your phone, and an internet
  connection.
- You must have a deposit account that has been open a minimum of 90 days and your account must be in good standing. You must have less than two (2) overdraft occurrences in the last 180 days; and You must have less than (two) 2 returned items in the last 180 days.
- You may deposit single party domestic checks made payable to the owner(s) on the account. You may NOT deposit third party checks, substitute checks, returned checks, incomplete checks, non-negotiable items, foreign checks, stale-dated checks, checks on which you suspect fraud, or altered checks, checks payable jointly, checks drawn on the U.S. Treasury, Travelers Checks, checks made payable to 'Cash,' Money Orders, Government Checks, Insurance Checks, any item drawn on my account or my affiliate's account.
- Our standard deposit limit will allow you to deposit checks up to \$500.00 per day. If requested, deposit
  limit may be raised to the average balance of your account for the last 90 days. Each check must be
  deposited separately.
- <u>Check endorsement must include your signature, Account Number, Date and the words "via MOBILE BANKING." Failing to do so may result in a denied check image deposit. Customers will be notified via email or mobile number provided for any check that is denied.</u>
- Please retain check in a safe place for up to 30 days. After that, dispose of the check securely-we recommend shredding.
- Our daily cutoff is 5:00 p.m., any Mobile Deposit received after 5:00 p.m. are considered next day.
- Funds availability is generally the Next Business Day.

ACCOUNT HOLDER NAME:	CHECKING or SAVINGS ACCOUNT NUMBER:
PHYSICAL ADDRESS:	ON-LINE BANKING ID:
MOBILE PHONE #:	EMAIL ADDRESS:

Estimated Daily Deposit:		Estimated Daily # of Checks:		
Estimated Monthly Deposit:		Estimated Monthly # of Checks:		
SIGNATURE				
Depositor must accept mobile capture agreement online, have received a copy of the EFT Agreement and Disclosure and agree to be bound by the terms and conditions contained therein, as they may be amended from time to time by Bank, and to pay all the fees that may be assessed in connection with the issuance, maintenance, and/or use of Mobile Deposit Capture. Depositor certify this information is true and correct.				
SIGNATURE: DATE:				
Employee Taking Application:				
Is Customer Enrolled In Mobile Banking?	Return Items in last 6 months	Is this a consumer account?	Officer Signature for Exception:	
□ YES	□ YES	□ YES		
□ NO	□ NO	□ NO		
Account Open for 90 Days?	Overdrawn in last 6 months	Average Balance:		
□ YES	□ YES			
□ NO	□ NO			
Completed by Deposit Ops				
Application Approved By:	Daily Deposit Limit:	Daily Deposit Limit Exception:	Mobile Deposit Activation Employee:	
			Date:	