

Q: What is Sharon Bank Mobile Deposit?

A: Sharon Bank Mobile Deposit is a convenient way for you to deposit a check using the Sharon Bank Mobile Banking app on your iPhone®, iPad® or Android™ device.

Q: Who is eligible to use Sharon Bank Mobile Deposit?

A: You may use the Sharon Bank Mobile App to deposit checks if:

- You have an iPhone, iPad or Android device with a camera
- You are enrolled in Sharon Bank Online Banking
- You have the Sharon Bank Mobile Banking app installed on your mobile device
- You are enrolled in Sharon Bank Mobile Deposit
- You have been a customer in good standing with an active checking, or money market account.

Q: How do I enroll in Sharon Bank Mobile Deposit?

A: You must be enrolled in internet banking and set up with a Mobile App. There is no enrollment for Mobile Deposit. Simply Select Check Deposit at the bottom of the screen and begin.

Q: How do I use Mobile Deposit?

A: Login to the Sharon Bank Mobile Banking App and follow these steps:

- Endorse the check, write "Mobile Deposit Only" and include your account number
- Click on the Check Deposit icon, at the bottom of your screen
- Select your account
- Enter the amount of the check
- Take a picture of the Front of the check and accept it
- Take a picture of the Back of the check and accept it
- Then select Deposit.

Q: What should I do with the check after I've completed my deposit?

A: After you receive confirmation of your deposit, store the original check for 30 calendar days after transmission to us and make the original check accessible upon request for research purposes.

Q: Are there any fees to use Mobile Deposit?

A: No, Sharon Bank Mobile Deposit is a completely **FREE** way for you to deposit checks into your Sharon Bank account(s), faster.

Q: When are mobile deposit funds available?

A: Generally \$200 is available on the first business day after the day of the deposit and the remainder of the deposit is available on the second business day. However, in some cases some or all of your deposits may be held up to 5 business days. For a classification of business days, please refer to the table below.

Mobile Deposit Availability Schedule

For more information please review our Mobile Deposit Terms and Conditions or contact one of our bank representatives.

Time	Business Day/ Non Business Day	Availability
Deposits before 4:00 PM ET	Business Day Mon. Tue. Wed. Thur. Fr.	Considered day of Deposit.
Deposits after 4:00 PM ET	Business Day Mon. Tue. Wed. Thur. Fr.	Next day business day considered day of deposit.
Non Business Days Holidays	Non Business Days Saturday, Sunday	Next day business day is considered day of deposit.

Q: How will I know if my mobile deposit was processed?

A: You can review the status of your recent deposits within the Sharon Bank Mobile Banking app. Click on the Deposits icon and choose **History**, at top of screen to view a list of your recent deposits up to 6 months. You will be able to see the status of the deposit.

Q: When will I see the Deposit in my Transaction History

A: You will be able to see your deposit in your **Transaction History** on the day it is deposited. Please review the **Mobile Deposit Availability Schedule** above for details.

Q: Are there limits to the amount I can deposit using Sharon Bank Mobile Deposit?

A: There are limits for new customers for a period of 6 months.

- Customer relationship with bank under 6 months - \$500 per check limit \$1000 per month Total
- Customer relationship with bank longer than 6 months \$1000 per check or \$3000 per month total

You will be notified if your deposit exceeds your limit. You will be able to make your deposit at a Sharon Bank branch or ATM.

Q: Is Sharon Bank Mobile Deposit secure?

A: Yes; Sharon Bank Mobile Banking is protected by a multi-layered security system designed to identify you in a number of ways including:

- Login credentials (Access ID and password)
- Device recognition
- 128-bit data encryption

Mobile Deposit check images are never stored on your mobile device.

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Q:What kind of checks can I deposit?

A: We'll accept U.S. personal, business, and federal checks. Deposits that won't be accepted include:

- Foreign Checks
- Money Orders
- Traveler's Checks
- Bonds

TIPS FOR SUCCESSFUL MOBILE DEPOSITS.

- Sign/endorse the back of the check; **"For Mobile Deposit"** and include account number.
- Make sure you capture all four corners of the check
- Make sure the amount on the check is the amount you enter to deposit
- Flatten folded or crumpled checks before capturing the image
- Keep the check within the view finder on the screen when capturing the image
- Capture the image in a well-lit area
- Place the check on a solid dark background when capturing the image
- Keep your device flat and steady above the check and not on an angle
- Make sure the entire check image is visible and in focus before you submit your deposit
- There should be no shadows or bright spots across the image
- The MICR line (numbers on the bottom of the check) must be readable

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