

Mobile Deposit

Frequently Asked Questions

1. **How do I endorse my checks?** All checks must be endorsed “For Mobile Deposit Only” in addition to the customer’s signature.
2. **Can I just mark the check box on the back of my check?** No, this is not acceptable. Checks must be endorsed as above.
3. **When will my deposited funds be available to me?** Deposits made before 2pm CST will typically be available on the next business day. Items deposited will not be available for viewing through Online Banking until daily processing completes.
4. **Will there be a hold placed on my check?** Community First Bank will follow the same Funds Availability Schedule for Mobile Deposits as it does for regular in bank deposits. If a hold is placed on your deposited item, you will be notified.
5. **Is there a limit on the amount of checks I can deposit?** You can only deposit one check at a time. However, you can do multiple deposits within a 24-hour period. Please contact the bank for specific questions about deposit amounts.
6. **What do I do with my check?** You must retain your check for 60 days after the deposit has been made. The bank may require you to produce the original check during that time period for error resolution.
7. **How do I know my deposit has been received?** You will receive an email when the bank has received your deposit. You will also receive an email when your deposit has been approved or denied.
8. **What do I do if my deposit is denied?** Your denial notification will tell you what is wrong with your deposit. Correct the problem and redeposit the item. If you need assistance contact Deposit Support at (618) 899-5680.
9. **Is there a fee for using Mobile Deposit?** Currently, there are no fees for using our Mobile Deposit service.
10. **How do I access Mobile Deposit?** Mobile Deposit is accessed via your Community First Bank mobile app. Once logged into the app, select the *deposit icon* from the bottom of the screen and follow the prompts to complete your deposit.
11. **Can I use Mobile Deposit to move funds between another bank and CFB?** Yes, you can simply write yourself a check drawn off your other bank and deposit it to your account with CFB via Mobile Deposit. (see #3 for availability)