



Snappy Mobile Deposit FAQs

Make deposits anywhere, anytime with Snappy Mobile Deposit via your smartphone or tablet. This service is available to customers who meet a few eligibility requirements and who use current versions of Apple and Android devices.

Some Eligibility Requirements Include:

- Account open for at least 3 months
- No more than 6 overdrafts in the same year
- Must be 18 or older
- Must be enrolled in Online Banking
- Must agree to Snappy Mobile Deposit Terms & Conditions

See below for answers to frequently asked questions about Snappy Mobile Deposit. Visit any USB branch location or call us toll-free at 866.557.0060.

What is Snappy Mobile Deposit?

It is the name for USB's Mobile Remote Deposit Capture service. It allows our customers to deposit checks using a mobile device, anytime, anywhere!

Watch [our video](#) to see how the process works!

Is there a fee for Snappy Mobile Deposit?

Yes. A one-time \$5 per user fee is assessed at enrollment. Your first 5 mobile deposits per statement cycle are FREE. You will be assessed a mobile deposit fee of \$0.75 per item thereafter.

Snappy Mobile Deposit fees for commercial checking accounts will be assessed when your statement cycles. Snappy Mobile Deposit fees for consumer checking accounts will be assessed at the time of service.

Will my device be able to access Snappy Mobile Deposit?

Generally, the more recent versions of Apple and Android smartphones and tablet devices with Internet Connectivity (Wi-Fi, 4G LTE, or 3G LTE) will work. You must download the USB mobile app in order to use Snappy Mobile Deposit.

- SmartPhones with rear facing cameras: iPhones and Androids
- Tablets with rear facing cameras: iPads

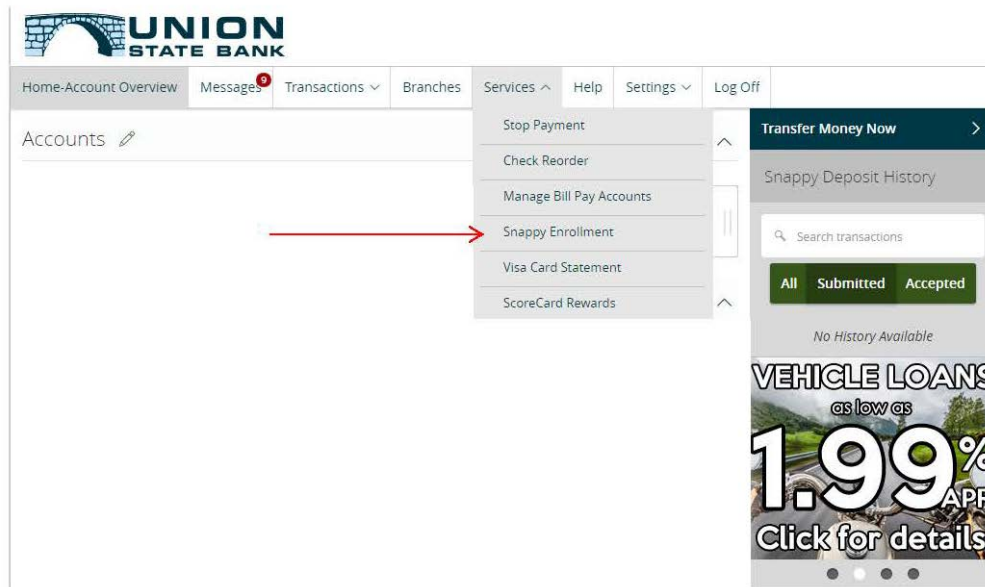
Other devices such as Blackberry, Windows-based phones and reader tablets are not compatible.

How secure is Snappy Mobile Deposit?

Snappy Mobile Deposit is very safe and secure.

- Several layers of encryption are built into the mobile app

- Check images are captured within the mobile app and are not stored on your camera roll or otherwise on your device.
- Access to the mobile app requires secure login
- How can I get Snappy Mobile Deposit?
It is very simple to enroll. You must first be enrolled in Online Banking. Once you login to Online Banking, there is a Snappy Mobile Deposit Enrollment option on the left under the Services Menu. Click the link, Agree to the Terms & Conditions by checking the box and Submit your enrollment.



You may also complete a paper enrollment form at any of our convenient branch locations.

We will review your information and inform you by email if you have been approved to use Snappy Mobile Deposit.

Once you are approved, you must download the USB Mobile Banking App. The Snappy Mobile Deposit link will appear within your app.

How do I know if I am I eligible to use Snappy Mobile Deposit?

Not everyone is eligible to use Snappy Mobile Deposit. There are some eligibility requirements.

Eligibility Requirements include:

- Account open for at least 3 months
- No more than 6 overdrafts in the same year
- Must be 18 or older
- Must be enrolled in Online Banking
- Must agree to the Snappy Mobile Deposit Terms & Conditions

Can I use Snappy Mobile Deposit with any account?

Snappy Mobile Deposit can be used with the following accounts (as long as they are accessible through your Online Banking):

- Checking accounts
- Savings accounts
- Money Market accounts

Are there restrictions on what I can deposit?

Yes. Common items that we will not accept for deposit are:

- Items that have been previously electronically captured and endorsed
- Checks not properly endorsed by all payees
- Foreign items
- Savings bonds
- Checks payable to another person
- Checks that are postdated or more than 6 months old
- Cash

What are the limits on how many checks or how much can be submitted via Snappy Mobile Deposit?

Limits on the number of checks:

- Only one check can be submitted per transaction
- 5 checks per day
- \$2,500 per item
- \$2,500 per day
- \$5,000 rolling 30 days

Daily and monthly limits may vary per customer with bank officer approval.

How do I properly endorse the check I wish to deposit?

Without proper endorsement, a check may not be accepted for deposit. The following endorsement is required on the check back:

- Payee Endorsement (should be the same as the payee line and be an account holder).
- Write the words "For Mobile Deposit Only" on the second line

How will I know you have received my deposit?

Once the deposit is submitted, a confirmation screen will appear with a message stating: "Deposit received – awaiting approval" which indicates the images were properly submitted to and received by Union State Bank. This does NOT mean the amount has been deposited in your account.

How will I know when the check has been deposited?

You can check the status of your deposits via the Mobile App, using the Snappy Mobile Deposit button. The Mobile Deposit History section provides the status of deposits made via Snappy Mobile Deposit. Click on each transaction for status details.

- Submitted – Indicates your check has not been processed and is awaiting approval.
- Accepted – Indicates the check has been processed for deposit into your account within two business days.
- Rejected – Indicates there was a problem with the submission. You should call toll-free 866.557.0060 during normal banking hours for more information.

When can I expect my deposit to be credited to my account?

- Deposits made prior to 4:00 p.m. (CT) on regular business days, should be posted and credited to your account the same day.

- Deposits made after 4:00 p.m. (CT) on a regular business day, should be posted and credited to your account the next business day.
- Deposits made on a holiday, weekend, or non-regular business day, should be posted and credited to your account the next business day.

Is there a daily cut-off time for a deposit made through Snappy Mobile Deposit?

There is no cut-off time to make Snappy Mobile Deposits (they can be made anytime, anywhere). See previous for deposit times.

What do I do with the check once I have submitted it for deposit via Snappy Mobile Deposit?

Union State Bank highly recommends that each check deposited via Snappy Mobile Deposit be kept for at least 14 days. We then recommend that you shred or otherwise destroy the check.

What happens if a check is submitted for deposit more than once?

If the same check is submitted more than once, only one will be accepted and the other will be rejected.

Can I resubmit via Snappy Mobile Deposit, a check returned for non-sufficient funds?

No, a check returned for non-sufficient funds cannot be resubmitted via Snappy Mobile Deposit. To resubmit, it should be presented for deposit at any USB branch location.

What are some hints and tips for successfully using Snappy Mobile Deposit?

When capturing the check image be sure:

- The check is placed on an uncluttered, clean, dark background surface.
- The check to be deposited should be the only thing visible in the image.
- Steady your hands when taking the image and pressing the button.

If your device prompts you to, tap the center of the screen to help auto focus the camera.

Who can I call for help with Snappy Mobile Deposit?

Call 866.557.0060, Monday through Friday from 8 a.m. to 5 p.m. (CT). In addition, you may visit any of our convenient branch locations and a Customer Service Representative will be able to assist you.