

Mobile Deposit Terms and Conditions

Mobile Deposit allows you to capture an image of the front and back of an original paper check, using a compatible mobile device camera. These images are transmitted to us through your BankLiberty Mobile Banking application.

Check Eligibility. We can only accept checks payable to you, drawn on a U.S. bank. We cannot accept checks already submitted for deposit, payable to others, traveler's cheques, money orders, foreign checks, substitute checks, returned checks, or postdated and stale dated checks (more than 6 months old). If an image received does not meet our image quality standards, we may reject the image. Each image must include the front and back of the check and be clearly legible.

Endorsement. Endorse the check and add "For Mobile Deposit Only w/BankLiberty" below your signature. All deposits are subject to verification and can be adjusted upon review. BankLiberty reserves the right to reject any image that is not properly endorsed.

Limits. Deposit up to \$2,500.00 a day. BankLiberty reserves the right to change these limits at our sole discretion. If you attempt to initiate a deposit in excess of these limits, we may reject your deposit. If we permit you to make a deposit in excess of these limits, we will not be obligated to allow such a deposit at other times.

Availability. Deposits submitted by 4:00 pm Central Standard Time, on a business day, will usually be available within the next two business days. Deposits submitted after 4:00 pm Central Standard Time will be considered a deposit made on the next business date. All deposits are subject to verification and BankLiberty's current Funds Availability Policy for Transaction Accounts and can be adjusted upon review.

Disposal of Deposited Items. After transmitting an item to BankLiberty, you agree to retain the original check in a secure location for 30 days, before marking the check void and destroying the item. If requested by us, you agree to provide the original item promptly to BankLiberty. The bank assumes no liability if you are unwilling to present the original item.

Charges and Fees. If an item is dishonored, returned to us unpaid or is not an eligible item, we reserve the right to charge your account for the amount of the item and any related fees listed on your Deposit Agreement and disclosures. You agree that BankLiberty is not liable for any losses, costs, or fees you may incur as a result of our chargeback of a returned or ineligible item.

Errors. You agree to notify BankLiberty of any errors regarding to items deposited through Mobile Deposit promptly, and no later than 60 days after the applicable BankLiberty account statement is provided to you.

Warranties by the Bank. The Bank makes no warranties that the Remote Mobile Service will be error free, secure, and uninterrupted – you agree that the use of the Remote Mobile Service is at your own risk and on an "as is" basis.

We reserve the right to deny access to the use of our Remote Mobile Service without prior notice, if it is unable to confirm your authority to access the Remote Mobile Service or we believe such action is necessary for security reasons.

Change in Terms. BankLiberty reserves the right to change, modify, add or remove portions of this Agreement or to terminate this agreement upon reasonable notice. Your access to this service may be restricted or terminated at our sole discretion upon your misuse of the service or violation of these terms herein.