



USING MOBILE DEPOSIT

WITHIN THE MY CNB BRADY APP



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HOW TO ENROLL

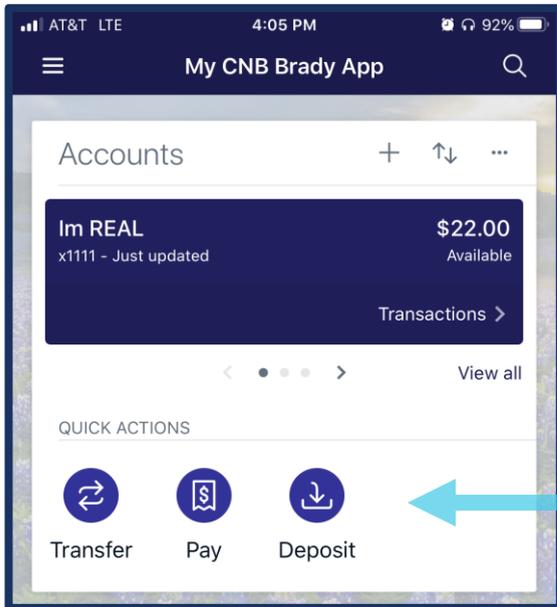
1. Press the Deposit Check button
2. Select the accounts you want to enroll and press Submit

Enrollment for mobile deposit is easy.
Press the Deposit icon.

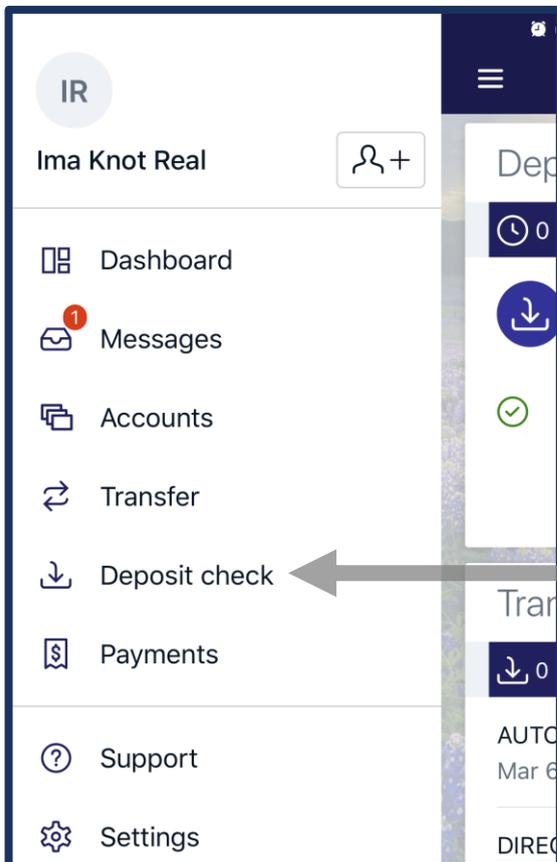


You can find it on the Dashboard or the Main Menu.

STEP 1



Press the icon from the Quick Actions menu on the Dashboard.



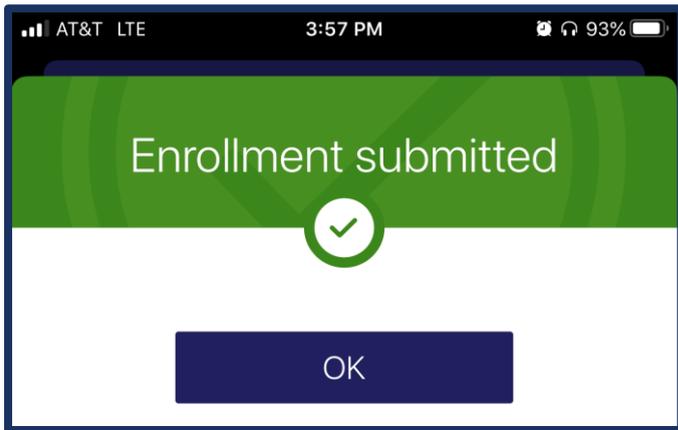
Alternatively, you can press the Main Menu button...

...then press Deposit Check

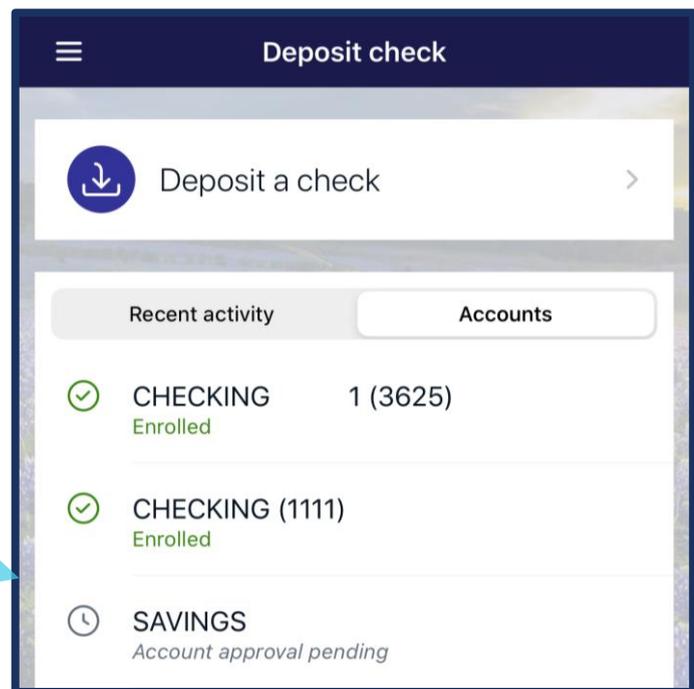
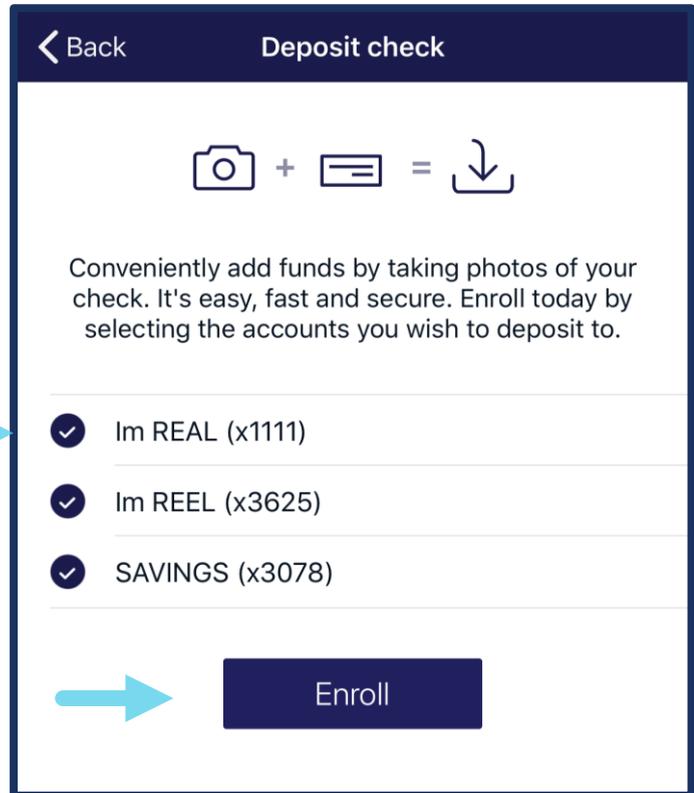
STEP 2

Select the accounts you want to be able to deposit into then press Enroll. You can return to the Deposit menu and enroll additional accounts.

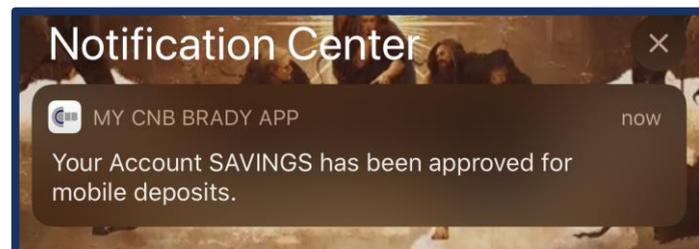
You will then get a confirmation screen.



Once the enrollment request is submitted, the accounts will be listed as pending approval.



Once your account is approved for mobile deposit you will receive a notification.



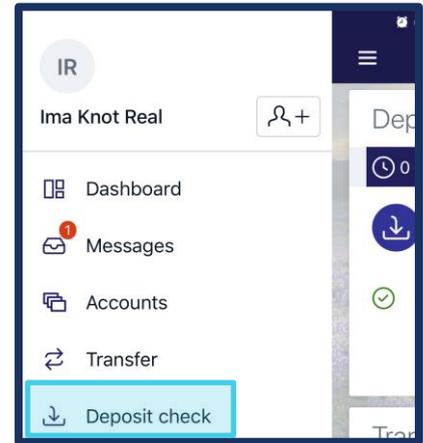
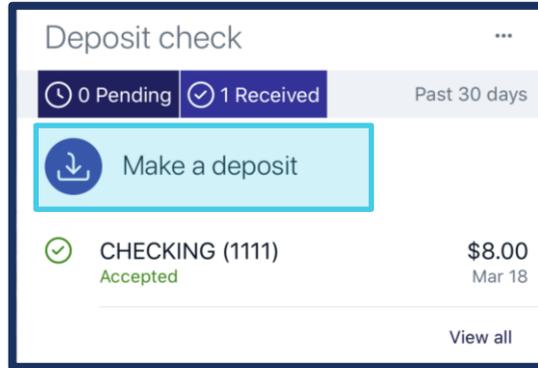
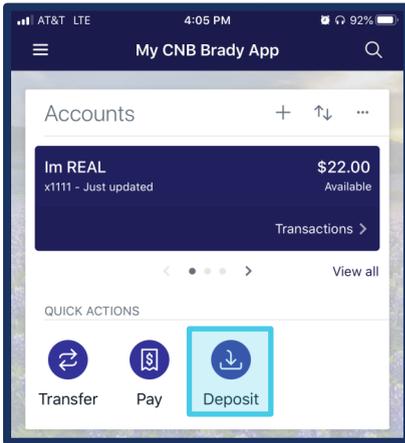


HOW TO DEPOSIT A CHECK

1. Enter the Check amount and select account you want to Deposit to.
2. Endorse the check then take photos of the front and back.
3. Submit your check images and await CNB approval.
(Checks submitted before 3 pm CST will be approved or rejected the same day)

Depositing a check is simple.

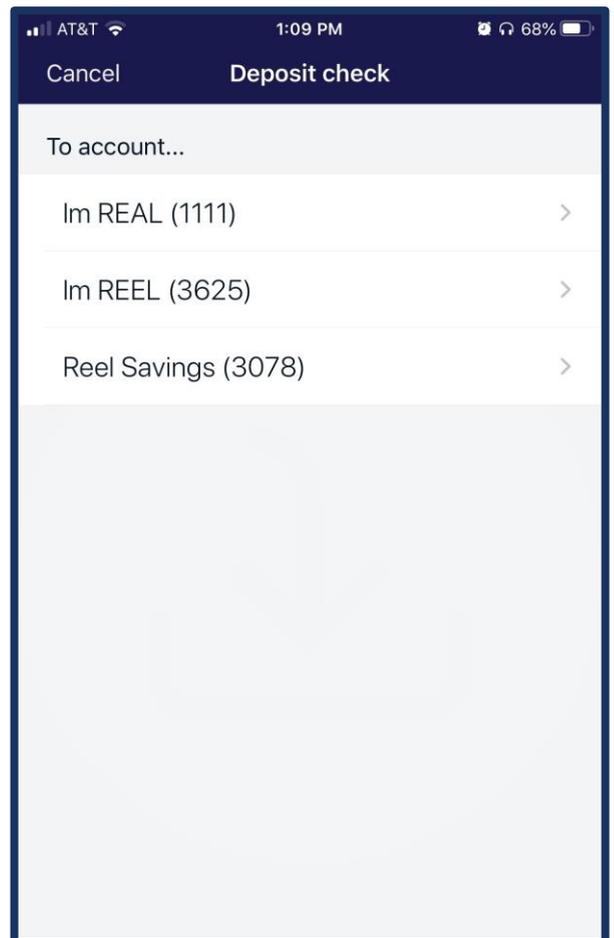
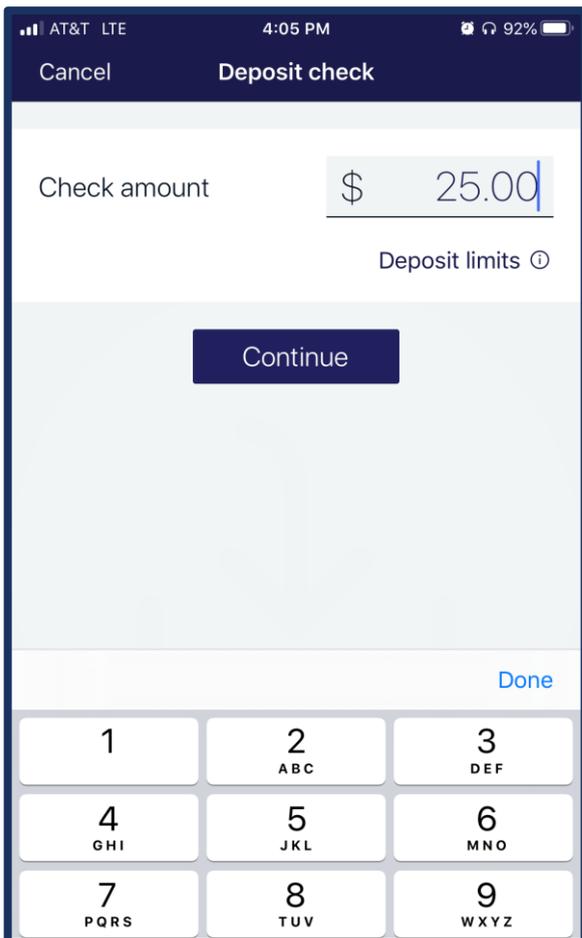
Press the Deposit icon from the Dashboard or the Main Menu.



STEP 1

Enter the check amount

Next, select the account where you want to make the deposit



STEP 2

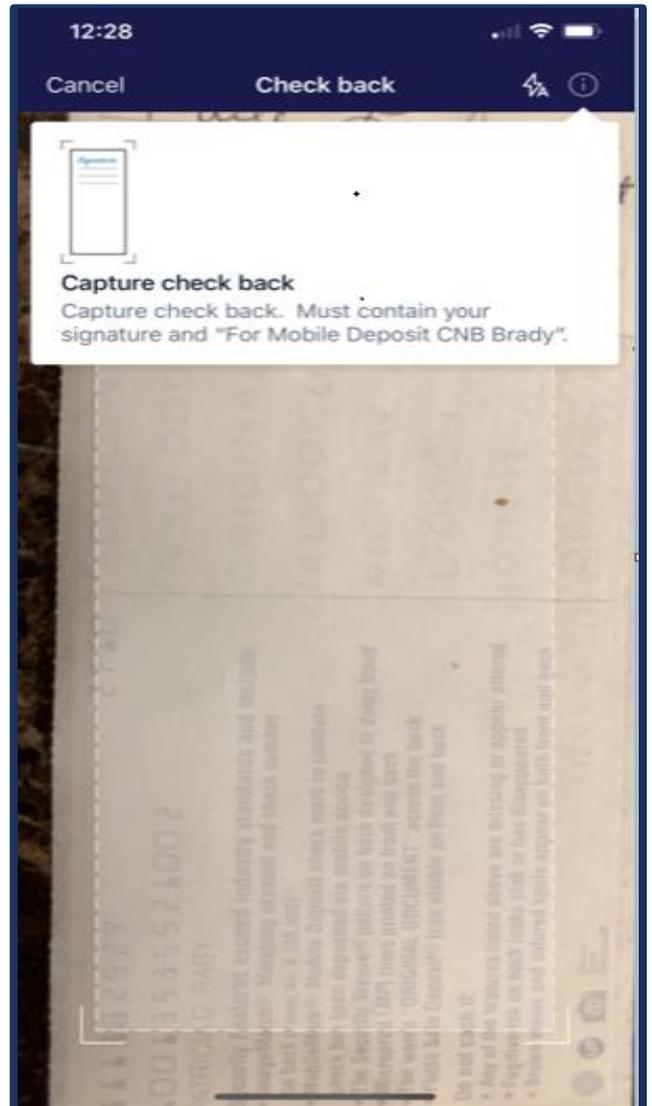
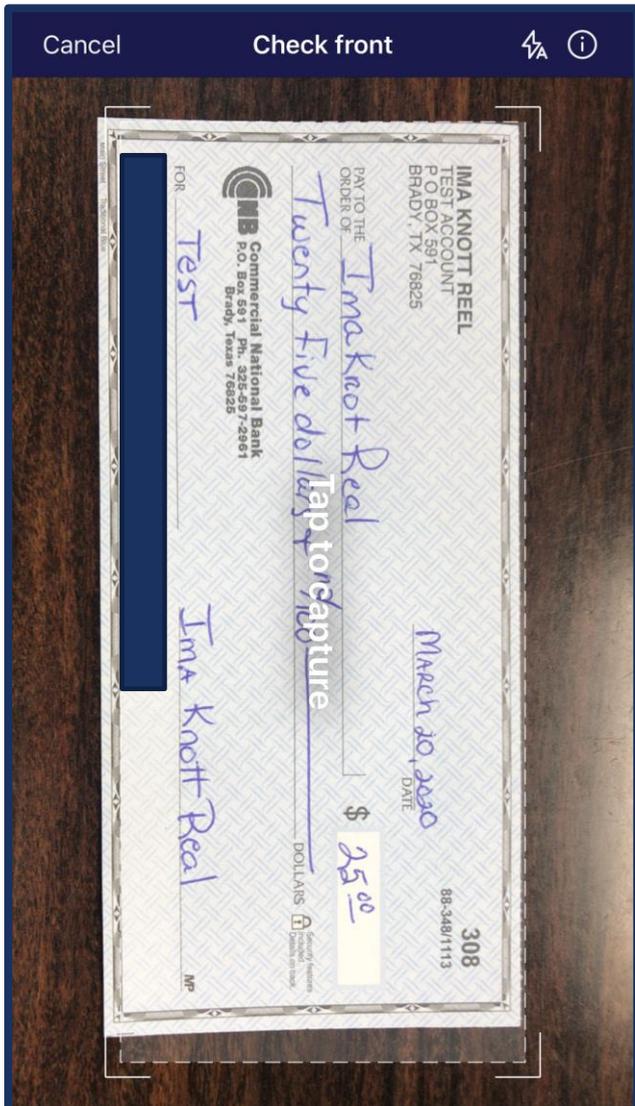
Next, endorse the check with the bank required specific language.

The endorsement must include both:

Your signature

“For Mobile Deposit CNB Brady”

After you endorse the check, capture images of the front and back of the check you want to deposit while following the on-screen prompts.



STEP 3

To finish submitting the check, review the amount and check images then press Submit.

Once the check is submitted it needs to be reviewed by CNB Staff before the funds become available.

You will receive email notification when you submit a check and again when it is approved for deposit by CNB Staff.

Your check may be rejected at the submission or review step. For possible reasons see the FAQ section.

Cancel Review

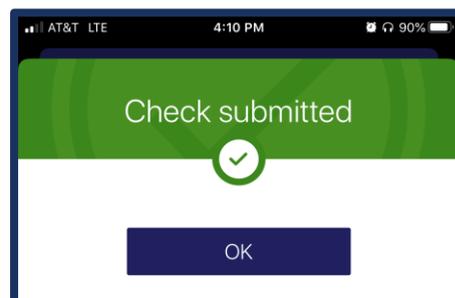
Check amount \$ 25.00

To CHECKING (1111) >

Front

Back

Submit



Your deposit has been received and is pending further review.

Your deposit submitted on 3/20/2020 4:10:36 PM, totaling \$25.00 has been received and is pending further review.

The Reference Number for this deposit is 5GFM6R6LLF1. If you have questions or need additional information, please contact The Commercial National Bank of Brady RDA at 325-597-2964.

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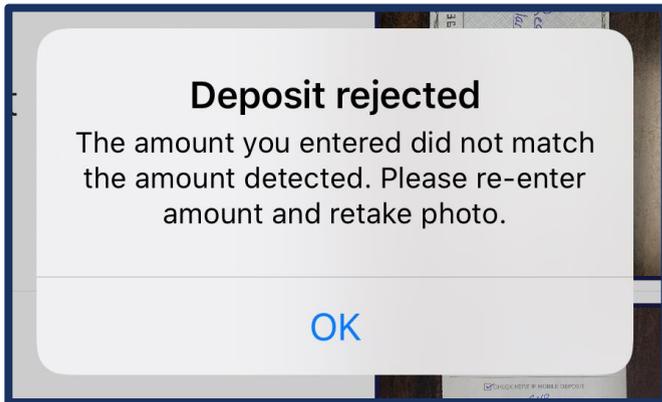


CUSTOMER FAQ

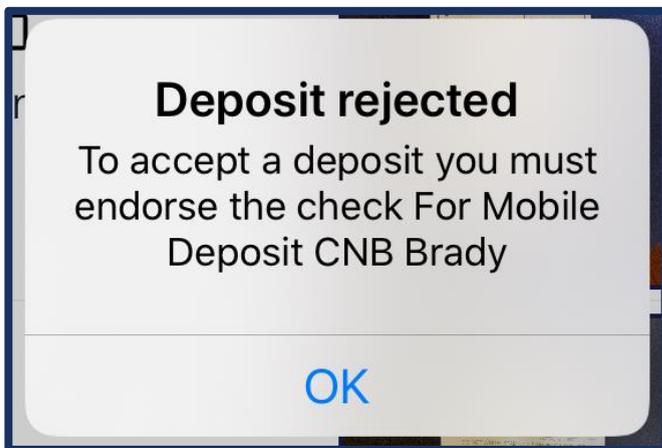


Why was my mobile deposit rejected?

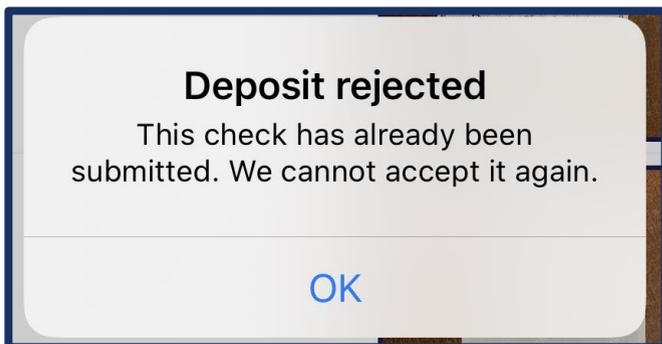
There are a few reason why a check may be rejected by the system automatically at submission, see below:



You did not endorse the check correctly.



The item you deposited is suspected to be fraudulent.



You tried to deposit a check you previously submitted.

You tried to deposit an item which is not eligible for mobile deposit.
(See list in the FAQ)

Other Frequently Asked Questions

Who is eligible to use Mobile Deposit?

The Mobile Deposit service is available to consumer and small business customers.
(Some exclusions may apply)

Are there any fees associated with using mobile deposit?

Commercial National Bank does not charge any fees for using mobile deposit; however, fees may apply for data serviced from your wireless provider

When can mobile deposits be submitted?

Deposits can be submitted 24 hours a day, 7 days a week.

When will my deposit be available?

- Mobile deposits received prior to 3:00 pm CST are processed on the same business day.
- Mobile deposits received after 3:00 pm CST or Saturdays, Sundays and holidays when the bank is closed will be processed on the next business day.

Is Mobile Deposit Secure?

Yes! We use advanced encryption and security technology.

- Online banking credentials are not stored on your mobile device.
- Check images are not stored on your mobile device.
- 256-bit encryption masks your sensitive information.

How can I take a good picture of my check?

- Use an area that is well-lit.
- Place the check on a dark surface.
- Make sure that there are no folded corners.
- Keep your hands clear of the check.
- Make sure all four corners of the check are visible. Use the guide built into the App to help you line up the picture.
- Position the camera directly above the check. Do not use the camera zoom feature.

What items are not eligible for mobile deposit?

- Checks drawn on banks located outside the U.S. (foreign items)
- Checks made payable to a person that is not an owner on the account.
- Checks made payable to a business being deposited into a personal account.
- Checks requiring verification, such as loan acceptance checks.
- Traveler's checks
- Returned checks
- Money Orders, Savings Bonds or Insurance Drafts
- Checks suspected to be fraudulent
- Checks dated more than six (6) months prior to date of deposit
- Postdated checks
- Checks or items containing any alteration or missing information in any field on the front of the check
- Cash

What do I do with the check after I deposit it through mobile deposit?

Once you verify that the funds have been applied to your account correctly, shred the check within ten (10) business days.