



VALLEY REPUBLIC BANK®
Local. Responsive. Reliable.

myVRB
ONLINE BANKING

FAQs

WHAT IS myVRB MOBILE DEPOSIT?

Mobile check deposit is a feature in the myVRB mobile app that allows you to deposit checks into your Valley Republic Bank personal or business Checking, Savings, or Money Market account by taking a picture of the check with the camera on your smart phone or tablet.

HOW DOES IT WORK?

First, log in to your myVRB Mobile Banking app, tap the menu button and select Deposit Check from under the Transactions menu. Then select the account, input the amount and tap the Capture Image button. Endorse the check and place it on a dark background for good contrast. Line up the front of the check and snap the image. Flip the check over, line up the back of the check and snap the image. Review all the deposit information, edit if needed and tap Submit Deposit when finished. You'll see an on-screen message that your deposit was submitted.

WHO CAN USE myVRB MOBILE DEPOSIT?

Mobile check deposit is for any personal banking or business customer who:

- Is an authorized signer or owner of a Valley Republic Bank Checking, Savings or Money Market account
- Has an account in good standing
- Is enrolled in our myVRB Online Banking service
- Has a supported Apple or Android mobile device
- Uses the Valley Republic Bank myVRB Mobile Banking app
- Is at least 18 years old with the ability to legally agree to a contract
- Is a business customer with less than 25 checks per month

HOW DO I KNOW IF MY ACCOUNT IS IN "GOOD STANDING"?

Your account must have no more than two NSF occurrences within a 90 day period in excess of \$50.00 and no more than one returned deposited item within the last 90 days.

HOW DO I GET myVRB MOBILE DEPOSIT?

The "Mobile Deposit Enrollment" link can be found under the Services menu in your Online Banking profile. You must checkmark the box next to "I accept the Terms and Conditions." Next, click on the Enroll button.

IS THERE A COST FOR THIS SERVICE?

No, Valley Republic Bank does not charge for this service at this time. However, standard fees for deposit or combined transactions may apply for some accounts. Refer to your account disclosure documents for more details. Also, your wireless carrier may charge you message and data rates.

IS THERE A LIMIT ON THE NUMBER OF CHECKS OR THE DOLLAR AMOUNT OF THE DEPOSIT?

Yes. Based on a number of criteria, there are daily and monthly limits to the dollar amounts and number of checks you can deposit. Deposit limits are subject to change as we continually evaluate these factors.

UPON ENROLLING IN MOBILE DEPOSIT, WHAT IS MY INITIAL DEPOSIT LIMIT?

PERSONAL:

- \$250/day
- \$1,000/month
- No limitation on the number of checks for Personal Banking Customers

BUSINESS:

- \$500/day
- \$2,500/month
- Up to 5 checks per day for Business Banking Customers
- Up to 25 monthly checks for Business Banking Customers

A bank representative will notify you of your permanent limits shortly after the initial enrollment process is complete.

WHAT IS THE STANDARD MOBILE DEPOSIT LIMIT?

PERSONAL:

- \$2,500/day
- \$10,000/month
- No limitation on the number of checks for Personal Banking Customers

BUSINESS:

- \$5,000/day
- \$25,000/month
- Up to 5 checks per day for Business Banking Customers
- Up to 25 monthly checks for Business Banking Customers

The daily and monthly Mobile Deposit limits are cumulative for all of your accounts on the online banking system.

If you require a higher limit, please contact your Account Officer to discuss how we can customize this service to suit your needs.

IF THE CHECK IS OVER THE DAILY DEPOSIT LIMIT, CAN IT STILL BE DEPOSITED USING myVRB MOBILE DEPOSIT?

You should contact your Account Officer or our Electronic Banking Department at **(661) 371-2044** or send us an email at **ElectronicBanking@vrbank.com** to discuss your deposit options.

CAN I DEPOSIT ANY TYPE OF CHECK WITH MY MOBILE DEVICE?

Mobile check deposit can accept most domestic checks, including personal, business and payroll checks.

IS THERE ANY TYPE OF CHECK THAT CAN'T BE DEPOSITED USING MOBILE DEPOSIT?

We are unable to accept money orders, foreign checks, savings bonds, foreign traveler's checks, third party checks, substitute checks (image replacement documents) or checks drawn on a foreign currency through mobile deposit. For these check types, please visit your local Valley Republic Bank branch.

HOW WILL I KNOW IF VALLEY REPUBLIC BANK HAS RECEIVED MY CHECK DEPOSIT?

Any errors must be properly corrected and the deposit must be "Submitted" by clicking on the Submit Deposit button. An on-screen "Deposit Submitted" confirmation appears when the deposit has been successfully transmitted. An email confirmation of the deposit status is sent automatically. The deposit status "Accepted" will also display in the Deposited Checks tab of the Activity Center in your myVRB Online Banking and Mobile App.

WHAT SHOULD I DO IF I GET AN ERROR MESSAGE WHILE USING myVRB MOBILE DEPOSIT?

Error messages can differ. What you do, will depend on the error message you receive. If the check image did not capture properly, you will need to retake the photo. If there is an error you don't understand and it is not related to an error in your mobile device operation, you may call our Electronic Banking Department at **(661) 371-2044** or email **ElectronicBanking@vrbank.com** Monday – Friday 8:00am to 5:00pm (PT).

WHY WOULD A CHECK DEPOSIT BE DECLINED?

There could be a number of reasons why a check deposit is declined, including:

- Check type is ineligible for deposit through myVRB Mobile Deposit (see "Is there any type of check that can't be deposited using Mobile Deposit?" above)
- Check was previously deposited (duplicate item)
- Missing endorsement
- Deposit exceeds your current daily or monthly deposit limits for mobile deposit
- Poor image quality

DO I NEED TO ENDORSE THE BACK OF THE CHECK?

Yes, all checks submitted must be properly endorsed and the payee listed on the check must match the deposit account name. Endorsements must include the following language:

"For Mobile Deposit Only at VRB."

[your signature]

CAN I PHOTOGRAPH MORE THAN ONE CHECK AT A TIME?

No, you can only submit images (front and back) for one check per deposit. However, you can deposit multiple checks separately in the same log in session.

WHAT IF I SUBMIT THE SAME DEPOSIT TWICE IN ERROR?

If the mobile deposit system detects duplicate items, the system will typically identify it and decline the duplicate deposit if made within myVRB Mobile Banking. If you think that the check is not a duplicate, you will have to deposit the check at a Valley Republic Bank branch. Although the system has features that may detect duplicate check deposits, you are responsible for any duplicates you introduce into the check-clearing system.

WHAT ARE MY RESPONSIBILITIES REGARDING SUBMITTING CHECKS TWICE?

Depositing checks electronically introduces a risk of duplicate check deposits, either by submission of two electronic deposits, or by submission of both an electronic deposit and a physical check deposit.

When using our mobile app, you are responsible for maintaining control over the proper use of the service, as well as the original paper checks you've deposited to avoid depositing a check more than once. See "What should I do with the check(s) after I have made a deposit?" below.

THE CHECK I DEPOSITED WAS RETURNED. SHOULD I RE-DEPOSIT IT THROUGH THE MOBILE APP?

No, do not re-deposit a returned check using the mobile app. In the event of a returned check, please contact Electronic Banking for assistance.

WHEN WILL THE FUNDS BE AVAILABLE?

Deposits submitted and approved prior to 4:00pm (PT) on a business day will generally be available after nightly processing. Deposits submitted and approved after 4:00pm (PT) or on a non-business day will generally be available the next business day. The Bank will notify you if there is a delay in funds availability and will provide a date when you can withdraw the funds. You must confirm funds are in your available balance prior to drawing against those funds.

WILL I BE ABLE TO VIEW THE CHECKS I DEPOSIT?

Yes, deposited items will be available in your online and mobile banking profile.

HOW LONG WILL DEPOSITED CHECK IMAGES BE AVAILABLE FOR ME TO VIEW ONLINE?

Our mobile banking app keeps an extended history of mobile check deposits. These and other deposits are visible in your account history for up to 5 years.

WHAT SHOULD I DO WITH THE CHECK(S) AFTER I HAVE MADE A DEPOSIT?

Checks should be clearly marked that they have been deposited. This will ensure the check will not mistakenly be submitted again. Checks must be kept in a secure location at least 7 days but no longer than 14 days. Once the maximum 14 days retention has expired and you have confirmed the funds have been credited to your account, the original items must be destroyed. Do not dispose of intact checks in the trash. Cross shredding is recommended as the most secure method of destruction.

I SELECTED THE WRONG ACCOUNT FOR DEPOSIT. WHAT SHOULD I DO?

You can use the funds transfer option in myVRB Online Banking or Mobile Banking to transfer the funds to another account that you own at Valley Republic Bank. However, it may be necessary to wait until all of the deposited funds are available.

CAN I EXPORT, SAVE AND PRINT IMAGES OF CHECKS DEPOSITED USING THE MOBILE APP?

Images of checks deposited through the mobile app may be printed from myVRB Online Banking either from the Deposited Check page in the Activity Center or directly from your account history once the deposit has been processed.

While the images cannot be exported, you can export a list of your transactions, including deposits and return/adjustment items, through online banking.

IS myVRB MOBILE DEPOSIT SECURE?

Yes, mobile check deposit is protected by several layers of security. The app uses SSL encryption technology to protect your personal information and financial transactions. We recommend your mobile device should be password protected and you should not share your online banking log on credentials with anyone. The operating system on your mobile device should be kept current with the latest version to ensure the latest security features are enable and to avoid compatibility conflicts. In addition, check images captured during the mobile deposit process are never stored on your mobile device. The images are securely transmitted to the Bank in accordance with the Check 21 Act.

IF I HAVE QUESTIONS OR NEED ASSISTANCE, WHO SHALL I CALL?

You may call our Electronic Banking Department at **(661) 371-2044** Monday – Friday 8:00am – 5:00pm (PT) or email us at **ElectronicBanking@vrbank.com** for assistance.