



Home Trust & Savings Bank Introduces **Mobile Check Deposit**

Deposit checks directly into your account
from anywhere with your smartphone!

We are excited to announce the addition of the Mobile Check Deposit feature to our HTSB Mobile Banking App. This feature allows you to quickly and easily deposit checks to your account no matter where you are with the ease of taking a picture!

- No more holding checks until you have time to make it to the bank.
- No more unnecessary trips to town just to deposit checks.

Just another reason why at Home Trust, we are Banking Made Simple!

What do I need?

- A compatible mobile device with a functioning camera
- Enrollment in Online Banking through Home Trust & Savings Bank
- Home Trust & Savings Bank's HTSB Mobile Banking App



How does it work?

- Log into HTSB's Mobile Banking app, select Mobile Check Deposit and follow the prompts.

If you have any questions or problems please contact Customer Service at 641-732-3763 or feel free to come in and see us for assistance. Though this feature saves you a trip to the bank, we are always glad to see you!



Compatible Devices

Google Android models

Android (Froyo) 2.2 or newer
Cameras with 2.0+ Megapixel resolution and autofocus
Either touch screen or keyboard phones

iPhone 4, 4S, 5, 5S, 6 and 6 Plus models

Apple iOS 7.0 or newer

iPad 3, 4 and Mini

Apple iOS 5.1.1 or newer

Cameras with 2.0+ Megapixel resolution and autofocus

Note: The iPad 1 and the iPad 2 do not meet the minimum camera resolution requirements

Google Android Tablets

Android (Ice Cream Sandwich) 4.0.3 or newer

Cameras with 2.0+ Megapixel resolution and autofocus

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Educational Tips on using Mobile Check Deposit

- Before logging into the HTSB Mobile Banking App, close all other apps running in the background on your mobile phone.
- Endorse the back of each check with the information required by the Bank (**see below**).
- Carefully enter the check amount to ensure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking your photos.
- Keep the check within the view finder box on the camera screen when capturing your photo.
- Take the photos of the front and the back of your check in a well-lit area and place the check on a solid dark background before taking the photos.
- Keep your phone flat and steady above the check when taking your photos and hold the camera as square to the check as possible to reduce corner to corner skew.
- Make sure that the entire check image is visible, in focus, not blurry and with no shadows across the check before submitting your deposit.
- The MICR line (numbers on the bottom of your check) is readable.

Things to Remember

- Deposit cut off time is 3:00 p.m. CST. Make deposits before this time to be posted for current day.
- Deposit limits are: 5 checks per day with a daily maximum deposit limit of \$2,500.00.
- You must endorse your deposit items with your signature and **“For HTSB Mobile Deposit Only.”** If you do not, your deposit may be rejected.
- You must retain the check in a secure location for 60 days after the deposit. After the 60 days, you must mark the check VOID and ensure it is properly destroyed.
- Items that will not be accepted under any circumstances include:
 - Checks not payable in US Funds (Foreign checks)
 - Incomplete checks
 - Money Orders
 - Checks that have been altered in any way
 - Checks made payable to cash
 - Checks payable to any person or entity other than you (aka: Third party checks)
 - Non-check items
- If you receive an error message, it may be one of the following reasons:
 - Image quality or MICR Misread
 - Duplicate item detection
 - Declared amount doesn't match check amount
 - Amount exceeds Daily Deposit Limit
 - Missing Endorsement
 - Foreign Item or Image Replacement Document (IMR)
- All deposits are subject to approval by bank staff (See full Terms & Conditions noted in the Mobile Banking App)