



CSB.MobileDeposit - Frequently Asked Questions

Q. What is CSB.MobileDeposit?

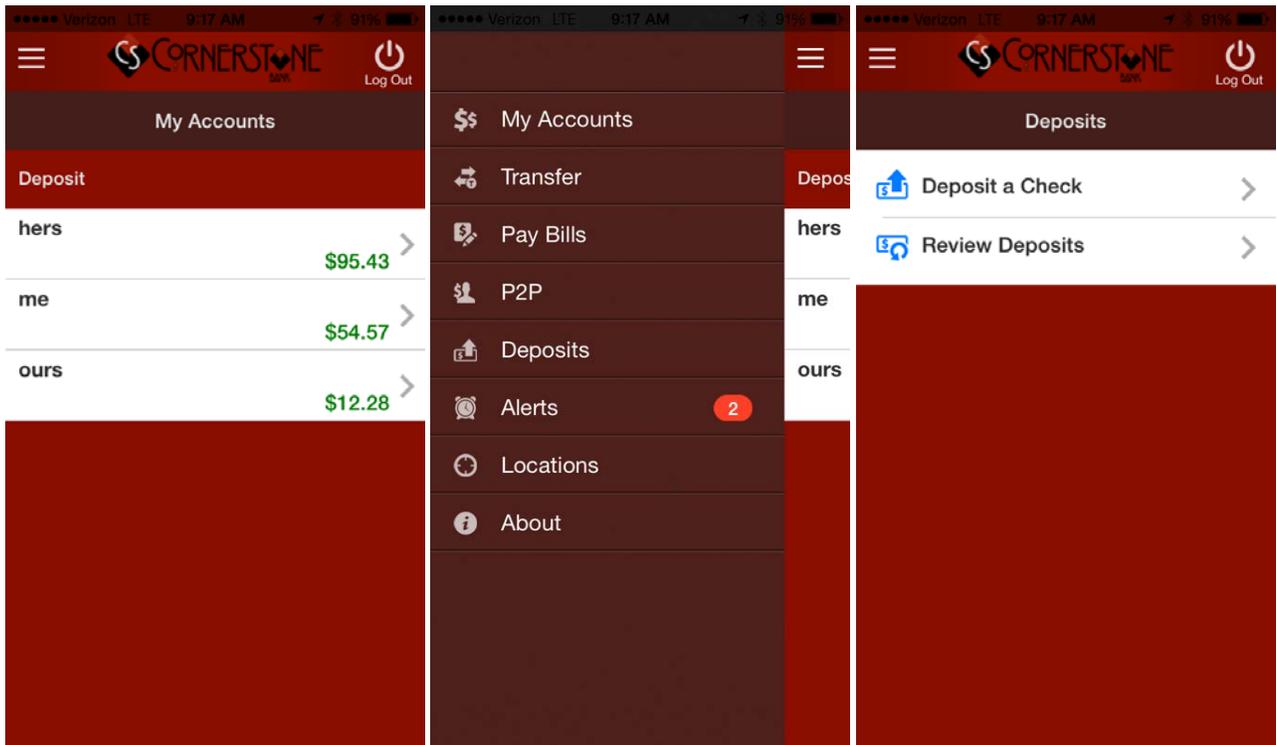
A. CSB.MobileDeposit allows you to conveniently make secure deposits anytime, anywhere using your Apple® or Android™ powered phones and tablets through our CSB.Mobile app.

Q. Who is eligible for CSB.MobileDeposit?

A. Cornerstone Bank clients who are enrolled in mobile banking with an eligible checking or savings account and have accepted the Cornerstone Bank CSB.Mobile & RDA Agreement are eligible. Enrollment is not guaranteed as some restrictions may apply. Check with your most convenient Cornerstone Bank branch for eligibility requirements.

Q. Where do I find the CSB.MobileDeposit option in the CSB.Mobile app?

A. From the “My Accounts” screen > select  button > select “Deposits” > select “Deposit a Check”



Q. What is the availability of funds on my deposits?

A. Cut off time for any CSB.MobileDeposit will be 4:00 PM CST. Funds will be available for use by 6:30 P.M. that business day. CSB.MobileDeposits made after cut off time will be available the next business day.

Q. What are the advantages of using CSB.MobileDeposit?

A. You can securely deposit checks from anywhere, anytime - even if you are not near a Cornerstone Bank Branch. This saves time and expense by reducing trips to the bank to deposit checks.

Q. How much does it cost to use CSB.MobileDeposit?

A. There is no charge to use CSB.MobileDeposit for Cornerstone Bank clients.

Q. Is there a limit to the number of deposits I can deposit or the amount I can deposit?

A. There is no limit to the number of deposits that can be made with CSB.MobileDeposit. However, there is a maximum deposit limit of \$2,500 per business day and a maximum deposit limit of \$5,000 per month for consumer clients. There is a maximum deposit limit of \$2,500 per business day and \$10,000 per month for micro-business clients.

Q. How will I know that Cornerstone Bank received my deposit?

A. You will receive a confirmation email message stating that your deposit was received. The Bank will then review your deposit to determine if the deposit will be accepted through CSB.MobileDeposit. If the Bank receives a check that is not eligible through CSB.MobileDeposit, you will be notified by the Bank through an email message.

Q. What should I do with the check after it has been deposited into my account?

A. After confirming the check has been deposited into your account, we recommend that you write on the front of check the date and time you deposited it. Then securely store the deposited check for a minimum of 30 days before destroying it. Keep your check in a secure place until you destroy/shred it. You should keep the check for 30 days after deposit to provide sufficient time should the original item be required for any reason.

Q. Do I need to endorse the check I am depositing?

A. Yes, you are required to endorse the back of the check and write "For Mobile Deposit Only" below your signature.

Q. Will I be charged by my mobile carrier for this service?

A. Your standard wireless carrier charges apply.

Q. What if I deposit the same check twice?

A. When you attempt to submit the same deposit a second time, you will receive an error message informing you that the check has already been deposited.

Q. A check I submitted was returned, can I resubmit it through CSB.MobileDeposit?

A. No. You will need to bring the check into a Cornerstone Bank branch for redeposit.

Q. What types of checks can I deposit with CSB.MobileDeposit?

A. Checks drawn on financial institutions inside the United States in U.S. currency with a MICR line.

Checks that are not eligible for CSB.MobileDeposit include:

- Money Orders
- Insurance Claim Checks
- Traveler's Checks
- Savings Bonds
- Checks that are not payable in US Dollars
- Checks that are not drawn on a branch within the US borders