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Northeast Bank Mobile Deposit FAQ

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What is Northeast Bank Mobile Deposit?

Northeast Bank Mobile Deposit is a way to electronically deposit checks into your Northeast Bank deposit account(s) from your iPhone®, iPod touch®, iPad® or Android™ device using the Northeast Bank Mobile Banking app.

What items can be deposited via Northeast Bank Mobile Deposit service?

Only complete, unaltered checks in U.S. currency drawn on a financial institution in the U.S. and made payable to the account owner(s) that have been properly endorsed with "For NEB Mobile Deposit only" and the payee's signature(s) and dated less than six months from the deposit date can be deposited.

What items cannot be deposited through Northeast Bank Mobile Deposit service?

- No money orders
- No cashier's checks
- No traveler's checks
- No foreign checks (i.e., checks not payable in U.S. dollars and/or drawn on a financial institution outside the U.S.)
- No bonds
- No third party checks
- No convenience checks (i.e., checks drawn against a credit card or line of credit)
- No insurance drafts
- No returned or re-deposited items

Are Mobile Banking and Mobile Deposit secure?

Yes, our mobile banking and mobile deposit services utilize best practices from online banking, such as HTTPS, 128-bit multi-layer encryption, password or multi-factor authentication access, and application time-out when your phone is not in use. In addition, no account data is ever stored on your phone and if your phone is lost or stolen, access to your accounts can be disabled by calling us at 612-379-8811.

We also recommend that you follow these mobile banking security tips:

- Lock your device with a password or PIN when it is not in use.
- Use strong account passwords with at least one number and capitalized letter. Do not use your name, birth date or other easily identifiable personal information.
- Do not store personal information including your User IDs and passwords on your phone or send them via email or text messages which could be intercepted.
- Only download applications from trusted sources. Make sure to download updates regularly, as updates often fix security flaws.
- Do not enter personal information unless there is an “s” after http, which indicates the site is secure. Also look for security symbols like the lock icon.
- Do not bank or shop online when using unsecured, public Wi-Fi access.
- Do not click on any links in emails claiming to be from Northeast Bank. Instead go to the Bank website directly and log in.
- Always log off completely after using Mobile Banking.

What are the qualifications for Northeast Bank Mobile Deposit?

In order to be eligible to use Northeast Bank Mobile Deposit you must meet the following criteria:

- Northeast Bank customer for a minimum of 30 days with a checking or savings account
- Northeast Bank Online Banking customer
- Have not been overdrawn more than one (1) time in the last 3 months
- No more than one (1) Returned Deposit Item in the last 6 months
- Agree to the terms of the Mobile Deposit Agreement listed in the MORE section under the Mobile Deposit function of the Northeast Bank Mobile Banking App.

NOTE: If you breach any of the terms of your Mobile Deposit Agreement, you use the Services for any unauthorized or illegal purposes, or you use the Services in a manner inconsistent with the terms of your account agreement or any other agreement with us, your access to our Mobile Deposit service will be terminated.

What are the technical requirements to use Northeast Bank Mobile Deposit?

- Apple iOS devices:
 - iOS 9.3 or greater operating system
 - Working camera
 - Note: This app is optimized for the iPhone so it will appear small on an iPad.
- Android devices:
 - Version 4.0 or greater operating system
 - Working camera
- Internet access from your device
- Appropriate (iOS or Android) Northeast Bank Mobile Banking app downloaded to your device

What does it cost to use Northeast Bank Mobile Deposit service?

Northeast Bank does not charge for personal mobile check deposits into personal deposit accounts. Business customers are entitled to five (5) free mobile check deposits per Online Banking ID per month. Businesses interested in more than 5 mobile check deposits per month can enroll in the Business Mobile Deposit Package, which allows a business to deposit an unlimited number of checks via mobile deposit each month for a fee.

Are there limits to how much I can deposit using Northeast Bank Mobile Deposit?

Yes, limits are set for the number and dollar amount of mobile check deposits that each customer can make per day and per month. For questions about your Mobile Deposit limits or to request an increase, please call Northeast Bank at 612-379-8811 and ask for an Electronic Banking Specialist.

Is Northeast Bank Mobile Deposit for consumers or businesses?

This service is available to qualified consumer and business customers of Northeast Bank. With Mobile Deposit, checks are deposited one at a time so it may not be the right fit for an organization that needs to deposit many checks on a frequent basis. If you are a business banking customer, please contact your Northeast Bank banker to discuss Mobile Deposit and Business Select Remote Deposit to determine which service(s) are right for your needs.

How do I access Northeast Bank Mobile Deposit?

- Log in to the Northeast Bank Mobile Banking app with your Northeast Bank online banking credentials.
- Select the “Mobile Deposit” option from the Main Menu.
- Acknowledge the Mobile Deposit Qualifications, if you are prompted to do so.
- If you see the “Deposit Checks” or “Deposit or Review Checks” option, you have already been setup with access for the Mobile Deposit service and you can follow the prompts on your phone to set your account information and take pictures of the check.
- If you see the “Mobile Deposit Enrollment” screen, fill in the required information and submit your enrollment request.
 - Your request will be reviewed by a member of our Electronic Banking Team
 - You will be notified whether/when you are approved for the service

What is the cutoff time to make a mobile deposit? When will the funds be made available?

Checks deposited via Mobile Deposit by 5:00 p.m. Central Time on a business day (generally Monday through Friday, except Federal holidays) will be considered deposited on that business day and subject to the Funds Availability Disclosure provided to you during account opening. Otherwise, we will consider that the deposit was made on the next business day we are open. Funds deposited using Mobile Deposit will generally be made available on the first business day after the day of deposit. However, in some cases, funds may take longer before they are available for your use (up to several business days). Our standard check holds apply. Please see the *Your Deposit Account* pamphlet that you received at account opening for more details.

How should I endorse a check for mobile deposit?

You should restrictively endorse checks transmitted through Mobile Deposit as follows:

[Payee signature(s)]
For NEB Mobile Deposit only

If the check is made payable to you and another payee, then the check must:

- include the restrictive endorsement noted above,
- be endorsed by both payees, and
- be deposited into a joint account owned by both payees or an individual account for either payee.

Any tips for taking good check photos?

Taking high quality photos of the check is the best way to make Northeast Bank Mobile Deposit quick and easy. Here are some hints to keep in mind:

- Place the check in a well-lit area on a dark, non-reflective background
- Ensure that only the check is visible in the view screen – no other objects or edges
- The check needs to be entirely in the frame
- Focus is important. Shaky hands or being too close can make the image blurry.

What should I do with my check after I have submitted a mobile deposit?

Upon your receipt of a confirmation from Northeast Bank that we have received an image that you have transmitted, mark the front of the original check as “Electronically Presented” or “VOID”. Retain the check for a minimum of 7 calendar days but no more than 15 calendar days from the date you sent the mobile deposit. After 15 days and having confirmed that the deposit was credited to your account, destroy the check that you transmitted. During the time you retain the check, properly secure and handle the check, and upon request, promptly provide it to Northeast Bank.

How can I view a copy of a check I deposit via Mobile Deposit?

After you have successfully completed a mobile deposit, you can access an image of the check you deposited from your mobile device for up to seven calendar days by following these steps:

- Login to the Northeast Bank Mobile Banking app with your Northeast Bank online banking credentials.
- Select the “Mobile Deposit” option from the Main Menu.
- Click on the “Transactions” option on the “Deposit or Review Checks” screen, which will take you to a list of your recent mobile deposits.
- Click on a specific transaction to see the check images.
- NOTE: You cannot view the images of checks deposited via Mobile Deposit in your Account Transaction History.

If your check image is no longer available on your mobile device, you can call us at 612-379-8811 and ask for an Electronic Banking Specialist to request a copy of a check you deposited via Mobile Deposit.

What happens if a check I deposit via the Northeast Bank Mobile Deposit service is returned?

If an original check deposited through Northeast Bank Mobile Deposit is dishonored, rejected or otherwise returned unpaid for any reason, you will receive an image, reproduction or substitute of the original check and we will charge the deposit amount back to your account. As with any returned item, you will be responsible for reimbursing us for all loss, cost, damage or expense caused by or relating to the processing

of the returned item. You are prohibited from attempting to deposit or otherwise negotiate an original check through Northeast Bank Mobile Deposit if it has been charged back to you. You may be able to negotiate a returned item in person, and should speak to a Customer Service Representative at any of our locations if you require such assistance.

As described in your Account Agreement, if you deposit a check that is returned to Northeast Bank for any reason, including insufficient funds of the payor, we may "set off" the amount of the returned item. We may "set off" by debiting the account into which you deposited the returned item or by transferring funds from another Northeast Bank account held by you. We may do so whether or not the reason for the returned item was presented to us on a timely basis.

Other Questions or Comments?

Please contact us via email at eservices@northeastbank-mn.com, or by calling 612-379-8811 and asking for an Electronic Banking Specialist.