

Mobile Deposit Frequently Asked Questions

What is Mobile Deposit?

CVNB's Mobile Deposit allows you to deposit checks to your checking or savings account using the camera on your smartphone.

What do I need in order to use CVNB's Mobile Deposit with a smartphone?

To use CVNB's Mobile Deposit service using a smartphone, you must have a CVNB Online Banking Account, be enrolled for Mobile Banking (through Online Banking > Options > Mobile Settings).

One of the following devices and version are required in order to make a deposit:

- Apple® iOS 12, Apple® iOS X 11, or Apple® iOS XS 12
- Android™ (Marshmallow, Nougat, Pie and Oreo versions)

The CVNB Mobile App downloaded for iPhone or Android must be version 4.32 or greater. If you haven't downloaded our App yet, when you do, you will have the most recent version. If you have already downloaded our mobile app, you may need to delete the app, and re-download, or check to see if an update is available.

How do I get the app on my Smartphone?

Search for CVNB Mobile Banking in the Apple Store or Google Play Store and download the application to your smartphone or tablet.

How do I know what version my App is?

Login to the Mobile Banking App, select the menu option "About". The version number will be listed under the bank's name. Check the Apple Store or Google Play Store for an update.

When I log into the app, it tells me my account is inactive. Why?

Your account hasn't been enrolled for Mobile Banking yet.

How do I enroll for Mobile Banking?

Log in to your CVNB Online Banking account from a secure Internet browser. Select the Options tab and click Mobile Settings on the menu bar. Checkmark "Activate Mobile Banking Access," check the accounts you wish to have access to with mobile banking, enter in your cell phone number and cell phone service provider. Accept the terms and conditions and press Confirm.

If I'm already enrolled for Mobile Banking or Online Banking, do I have access to Mobile Deposit automatically?

No. You will need to submit your request for Mobile Deposits through the Mobile Banking App by selecting Deposits from the menu options or by completing the Mobile Deposit Application.

So how do I enroll for Mobile Deposit?

There are two ways to enroll for Mobile Deposit.

1. You may auto enroll into the service through CVNB's Mobile Banking App. Select **Deposits** from the menu options and enter the required information. The service will show as disabled, until approved by the bank. Once approved, you will receive a confirmation notification.
2. Visit www.cvnb.com and download our Mobile Deposit Application, or pick one up at a branch. Fill out, sign and send the application to us by one of the following methods:

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- a) Email to us through a secure delivery method by logging into your Online Banking account and clicking on "Contact" (top right corner). Select "New" from the menu options to create your message. Enter "Mobile Deposit Application" in the subject line and you may enter a message to us in the "Message" box. Click on "Browse" to find your completed application, then click on "Upload" to attach the application. Click "Submit" to send your message.
- b) Mail to us at: CVNB, Attn: Online Banking, PO Box 709, London, KY 40743-0709
- c) Fax to us at: 606-878-2489, Attn: Online Banking
- d) Drop the application off at your local branch.

You will be notified by email once your Mobile Deposit service is ready to use.

Am I eligible to use CVNB Mobile Deposit?

In order to be eligible for Mobile Deposit, your account must meet the following eligibility requirements:

- Checking or Savings account must have been open for at least 90 days
- Regular deposits must have been made to your account within the past 90 days
- No account overdrafts within the past 90 days
- No chargebacks within the past 90 days

If your application is approved, you will receive an email notification from CVNetCenter that your CVNB Mobile Deposit service is ready to use.

Are there limits for deposits made through Mobile Deposit?

Yes.

By default, **CONSUMER** limits are:

Daily Check Limit:	10	Monthly Check Limit:	25
Daily Dollar Limit:	\$2,500	Monthly Dollar Limit:	\$10,000

By default, **SMALL BUSINESS** limits are:

Daily Check Limit:	20	Monthly Check Limit:	60
Daily Dollar Limit:	\$10,000	Monthly Dollar Limit:	\$25,000

Will I have another password to remember?

No. You can login using your existing Online Banking ID and password.

Are there any fees?

Currently, there is no fee or charge assessed by us for you to enroll in or use our Mobile Deposit service; however, we may assess fees or charges in the future. Should we assess fees in the future, you will receive notice as required by law. Any fees associated with your standard deposit account(s) will continue to apply. You may, however, incur charges to receive Internet service on your mobile device from your wireless carrier. You may also incur charges from your wireless carrier when sending and receiving text messages. You will be solely responsible to your wireless carrier for any such Internet or text messaging charges.

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Do deposits process on the same day?

Deposits received by 7:00 pm Eastern Standard Time is processed that business day. Deposits received after 7:00 pm Eastern Standard Time is processed on the next business day. Weekend or holiday deposits are also processed on the next business day.

When are funds made available to me from deposits made through Mobile Deposit?

Mobile Deposit will generally be made available to you on the same business day as the deposit date, provided that the deposit is received before 7:00 pm EST. You will be able to see the deposit in your Online or Mobile Banking account after our nightly processing.

May I enroll more than one account for Mobile Deposit?

Yes, you may enroll any of your checking or savings accounts for Mobile Deposit.

What types of checks can I deposit with CVNB Mobile Deposit?

Most checks made payable to you and drawn on a bank within the United States can be deposited through CVNB's Mobile Deposit.

Here are some examples of check types, which **cannot** be deposited through Mobile Deposit:

- Travelers checks
- Savings bonds
- Foreign checks or checks not payable in US currency
- Checks payable to you and another party, unless deposited into an account in the name of all payees
- Checks payable to any person other than you (the account owner)
- Checks that have been altered
- Checks dated more than 6 months prior to the date of deposit

How many checks can be deposited at one time?

Using your smartphone, only one check is allowed per deposit. You can make as many single check deposits as you need to, up to your daily dollar and item limit.

How do I make a Mobile Deposit using my smartphone?

- Launch the CVNB Mobile Banking application and log in.
- Choose the **Deposits** tab from the menu options.
- Choose **Deposit a Check** to begin the process.
- Tap the camera image under **Check Front** to take a picture of the front of the check.
- Tap the camera image under **Check Back** to take a picture of the back of the check.
- Enter the **Amount** of the check
- Choose the **Account** where the check needs to be deposited.
- Click **Deposit**

How do I make sure I get a good photo of my check?

Here are some tips for taking good photos of your checks:

- Ensure the check is well-lit
- Place the check on a dark, non-reflective background
- Remove all other objects from the frame
- Make sure all four corners of the check are captured in the picture
- Position the camera directly above the check

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How do I know the picture I've taken is acceptable?

CVNB's Mobile Deposit service will automatically review the image to be sure the check is filled out completely and that all fields are legible. If there is a problem, a pop-up message will alert you to re-take the photo and submit the image again.

Do I need to use a deposit slip?

No, there is no need to use a deposit slip. We will create an electronic deposit slip to post the deposit to your account.

Do I need to endorse the check(s)?

Yes. Please sign the back of the check(s) just as you would in person. Please also include the phrase **"For Deposit Only"**.

What do I do with the check after it's deposited?

Securely store the paper check until you see the deposit in your account (after nightly processing). Then write, **"MOBILE DEPOSITED"** on the face of the check. Please securely retain the original check for 14 days. After the 14-day retention period, you may shred the check(s).

Will I be able to review the deposits I've made?

Yes. You will be able to view them in the Mobile App for 5 days. Login, go to the Deposits page, and then select **Review Deposits**.

How do I know CVNB received my deposit?

You will receive an immediate notification through the application and an email notification that your deposit has been received. This means that we received it for processing. After you see the deposit in your account, you'll know that it was processed successfully. If there was an error or an adjustment, you will be notified by email.

What if I accidentally deposit the same check twice?

A check can only be deposited through Mobile Deposit one time. Mobile Deposit has a built-in duplicate detection tool that alerts you if you attempt to deposit an item twice. To avoid any confusion, write **"MOBILE DEPOSITED"** on each check after making your deposit. If you are concerned about a deposit you have submitted, please contact us at 800.999.3126.

What if I accidentally enter in the wrong amount?

After we receive your deposit, our Mobile Deposit system will read the check to make sure what you entered matches what is on the check. If it does not match, your deposit will be rejected or adjusted and you will receive a notification.

Who do I contact for assistance?

You may contact CVNB Customer Service at 800-999-3126.