

Mobile Deposit



If You Would Like	Then You Need	Key Benefits
The ability to make deposits from wherever you are, using your smartphone	Mobile Deposit	<ol style="list-style-type: none">1. Make Deposits Remotely2. Fast, Easy, Safe and Secure3. Save time and gasoline

To Use Mobile Deposit:

- Log in to the TouchBanking app using your online banking credentials
- Select "Deposits" button (Note: Deposit tab is at top of screen for Android, at bottom of screen for iPhone)
- Select "New Deposit"
- Select the account and enter the deposit amount
- Photograph the front and back of the check (as directed)
- Confirm deposit details
- Check deposit history for status (pending, accepted, failed)

Mobile Deposit Tips / Best Practices:

- For better performance, close all other apps running in the background on your mobile phone before logging into TouchBanking.
- Be sure to sign/endorse the back of your check and write "For Deposit Only".
- When prompted for the deposit amount, carefully enter the check amount to ensure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking photos.
- Take check photos in a well-lit area, preferably on a solid dark background.
- Keep the check within the view-finder on the camera screen, and try not to capture too much area surrounding the check.
- Keep your phone flat and steady above the check.
- Hold the camera squarely over the check to avoid skewing of corners or aspect distortion.
- Make sure the entire check is visible (all four corners) and in focus before submitting the deposit.
- Make sure there are no shadows across the check.
- Make sure the MICR line (numbers on bottom of check) is readable.

Mobile Deposit Disclaimers

Deposit Checks: We can accept checks payable to you, drawn on a U.S. bank. We can't accept checks payable to others or made payable to a business. We can't accept travelers cheques, money orders, foreign checks, substitute checks, returned checks, post-dated or stale-dated checks (over 6 months old).

Endorsement: Endorse the back of the check and add "For Deposit Only" or "For Mobile Deposit Only" below your signature. All deposits are subject to verification and can be adjusted upon review.

Limits: Deposit up to **\$2,000** a day. Lower limits may apply for newer accounts.

Availability: Deposit by **3:30PM** EST and your funds will usually be available within the next two business days. Longer hold times may apply for newer accounts. All deposits are subject to verification and can be adjusted upon review. Please keep your paper check until the funds are posted to your account.

Functionality: The TouchBanking app is functional on iPhone and Android phones only.

Fees: The Milford Bank does not charge any fees for Mobile Banking or Mobile Deposit (TouchBanking). However, your cell phone service provider may charge for text messaging and data/internet usage. Contact your cell phone service provider for information about your plan and any fees associated.