



## **Republic Bank**

### **Mobile Deposit - Frequently Asked Questions:**

#### **Q: What is Mobile Deposit?**

**A:** Mobile Deposit provides **Republic Bank** Customers with the ability to remotely deposit a check to their checking or savings account using their camera on a supported Mobile device. To start, Customers will need to download the MyRepublicBank Mobile app from the app store.

#### **Q: Who can use Mobile Deposit?**

**A:** All Online Banking Customers who have the My Republic Mobile app for the iPhone, iPad or Android are eligible for Mobile Deposit.

#### **Q: How does it work?**

**A: It's easy. A Customer simply endorses the check,** selects "Deposits" "Deposit a Check" Next, snap a picture of the front and back of the check, enter the amount, choose the account to receive the funds and select "Deposit".

#### **Q: What are the timeframes for deposits?**

**A:** If a check is deposited by 8pm Eastern Time on a Business Day (Monday thru Friday except Federal Holidays), the Bank will consider that day to be the "Deposit Date". If the Bank receives a Mobile Deposit after 8pm Eastern Time or a non Business Day (weekend or Federal holiday), the next Business Day will be the Deposit Date.

#### **Q: Do you offer next day availability on checks deposited through Mobile Deposit?**

**A:** Mobile Deposits will generally be available on the first Business Day after the Deposit Date. Longer delays may apply, as specified in "Your Ability to Withdraw" section of the Account Documentation and Disclosures provided to you at account opening, as amended from time to time.

#### **Q: What are the deposit limitations through Mobile Deposit?**

**A:** **Republic Bank** has established the following limits for Mobile Deposit:

1. Daily single Check or Item amount per business day is \$3,000.00;
2. Daily number of deposited Checks or Items per business day is 5;
3. Daily deposit dollar amount limit per business day is \$3,000.00;
4. Monthly number of deposited Checks or Items per calendar month is 10;
5. Monthly deposit dollar amount limit is \$6,000.