



Mobile Deposit FAQs

Q1.) What is Mobile Deposit?

A1.) Mobile Deposit allows you to electronically deposit checks from your mobile device such as iPhone, iPod, or Android device.

Q2.) How do I make a Mobile Deposit?

A2.) Download the Hiawatha National Bank App on your mobile device.

- Sign into Mobile Banking using your login name and password
- Select “Deposit Check”
- Choose the account to which you would like the check deposited
- Select “Amount” and enter the dollar amount
- Endorse the back of the check by writing “For Mobile Deposit Only at HNB” followed by your signature
- Capture a picture of the front and back of your check when prompted
- Submit the check for deposit
- You will receive an on-screen confirmation that your deposit has been received
- You can verify your Deposit has been submitted by clicking on your Activity Center, Deposited Checks

Q3.) Is there an additional cost or fee to use Mobile Deposit?

A3.) Mobile Deposit is free

Q4.) Is mobile deposit safe?

A4.) Yes, check deposits are protected. Security features include password protection, 128-bit encryption, and firewalls.

Q5.) Why am I not able to deposit my check?

A5.) There could be an issue with the image such as:

- Image is too dark Routing or account number is not clear
- Corners of the check are folded or torn
- Must be a non-foreign check
- Front is not legible
- Only one check may be deposited at a time
- Amounts do not match

- Make sure your camera is active on your device
- (iPhone/iPod users: be sure to allow the HNB App access to your camera)
- The dollar amount may be too large—the limit is \$10,000/day

Q6.) Is there a limit to how much I can deposit?

A6.) There is a set limit of \$10,000/day.

Q7.) How will I know if my check has been accepted for deposit?

A7.) Once you have submitted images of the front and back of your check you will receive an onscreen confirmation. Deposits will go through approval at the bank before deposit is reflected on your account. You can expect to see the deposit in your account by the end of the business day (our cutoff time is 4:00 pm).

You can view the status of your Mobile Deposit. To view the status, log in to Mobile Banking,

choose “Transactions” and “Activity Center”

choose “Activity Center” and then click on the “Deposit Check” tab in the Green toolbar.

Q8.) What do I do with the check after using mobile deposit?

A8.) You should retain the check for 90 days. Do not attempt to process the check at another financial institution or through another location.

Q9.) Can I deposit a third-party check using mobile deposit?

A9.) You must bring the check into the bank for deposit. Third Party checks are not accepted via mobile remote deposit.

Please give us a call at (888) 460-8723 if you have questions.