



RTB Mobile Deposit – FAQ's

Q: What is RTB Mobile Deposit?

A: River Town Bank Mobile Deposit allows you to deposit checks to any of your RTB checking accounts using the camera on your mobile device. Use the [River Town Bank app](#) for the iPhone or Android to login to [RTB Mobile](#), select [Deposit Checks](#), then select the account where you want to make the deposit by selecting "To". If you have more than one account listed you can scroll and select the account for the deposit. Simply enter the amount of the check and take a picture of the front and back.

Q: Who is eligible for RTB Mobile Deposit?

A: River Town Bank (consumer) customers who meet the approval criteria of:

- At least a 6 month banking relationship with RTB
- Less than 3 NSF's for the calendar year
- No more than 1 chargeback in a calendar year
- Average Balance greater than \$750 over the last 6 months

Q: How do I request RTB Mobile Deposit?

A: Use the [RTB App](#) for the iPhone or Android and login to [RTB Mobile](#) then select [Deposit Checks](#). A [Mobile Remote Deposit Service Agreement](#) will appear on your screen. After reading the agreement, if you want to continue select "Accept". You will be notified by e-mail that your registration has been approved. You may then proceed to make a mobile deposit.



Q: Are there limits for deposits made through RTB Mobile Deposit?

A: Mobile Deposit limits are:

- Per Deposit Limit: \$2,000.00
- Daily Deposit Limit: \$3,000.00
- Rolling 30-Day Deposit Limit: \$8,000.00

Q: Are there any fees associated with using RTB Mobile Deposit?

A: Mobile Deposit is \$0.50 per check deposited.

Q: When will funds be made available to me from deposits made by RTB Mobile Deposit?

A: Mobile Deposits will generally be made available to you within 24 hours of the deposit date. Provisional credit is not granted for Mobile Deposits.

Q: Do I need to endorse my check to make a mobile deposit?

A: Yes. Endorse the back of the check as you normally would, then underneath, write "via mobile deposit".

Q: What do I do with the check after I deposit it through RTB Mobile Deposit?

A: After you receive confirmation that we have received an image, you should securely store the check for 60 calendar days and must make it accessible to us at our request. After that period expires, you should mark the check VOID and you can then destroy it by shredding.

Q: What type of checks can I deposit with RTB Mobile?

A: Checks made payable to you and drawn on a bank within the United States can be deposited through [RTB Mobile Deposit](#).

The following is a list of checks/payments that CANNOT be deposited:

• Federal Government • Money Orders • Traveler's Checks • Savings Bonds • Foreign Checks (not drawn on a U.S. bank) • Insurance Drafts