

FAQ

Frequently Asked Questions

REMOTE DEPOSIT

JACKSON COUNTY BANK
8 Main Street, Black River Falls, WI 54615
(715) 284-5341 Member FDIC
jacksoncountybank.com

What is Remote Deposit and how does it work?

Remote Deposit provides you with the convenience to quickly and easily deposit checks from anywhere, anytime using your mobile device. Remote Deposit allows you to take a picture of the front and back of checks to deposit into your eligible checking, savings or money market accounts via Mobile Banking.

Are there fees associated with Remote Deposit?

There are no fees from Jackson County Bank, however you may be charged for data or internet access by your mobile wireless or internet provider. Please refer to the Services and Fees Brochure for a list of other account fees that may apply.

What is required to use Remote Deposit?

- You must be enrolled in Internet Banking and use our Mobile Banking App.
- You must complete an Enrollment Application for Remote Deposit, restrictions apply. You may print the Enrollment Application at jacksoncountybank.com or pick up an application at any of our locations.
- You must acknowledge the terms and conditions of Jackson County Bank's Mobile Banking Agreement.

Can I access Remote Deposit from my computer?

No. Remote Deposit is only accessible from a compatible mobile device using our Mobile Banking App.

How do I enroll?

You may print the Enrollment Application at jacksoncountybank.com or pick up an application at any of our locations. Complete the form and return it to us.

How will I know if my Enrollment Application is approved?

You will receive an email notification from gomobile@jacksoncountybank.com when approved or denied for Remote Deposit. It is suggested you add gomobile@jacksoncountybank.com to your safe sender list to avoid the email notifications being sent to your junk email.

Do I need to endorse the check for deposit?

Yes, you are required to endorse the back of the check for deposit. If you are depositing a check payable to you or a joint account owner (John Doe or Sara Doe) you will endorse the check with your name only. If you are depositing a check payable to you and another joint account owner (John Doe and Sara Doe), the check must be endorsed by all

payees. Remote Deposit checks may only be deposited into an account jointly owned by all payees. Your deposit may be rejected if not endorsed properly. For more information please refer to the Consumer Remote Deposit Service Addendum.

How do I make a Remote Deposit?

First, endorse your check as shown:

"For Remote Deposit Only"

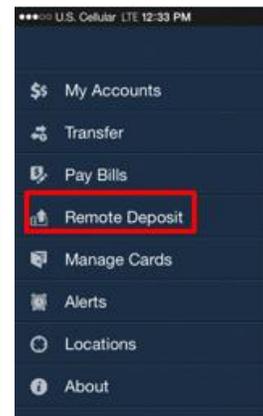
Your Signature

Your Account Number

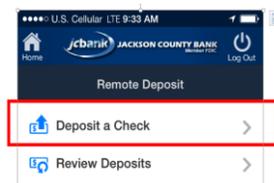
Date of Deposit (mm/dd/yy)

Once the check has been endorsed, follow the steps below to complete your deposit.

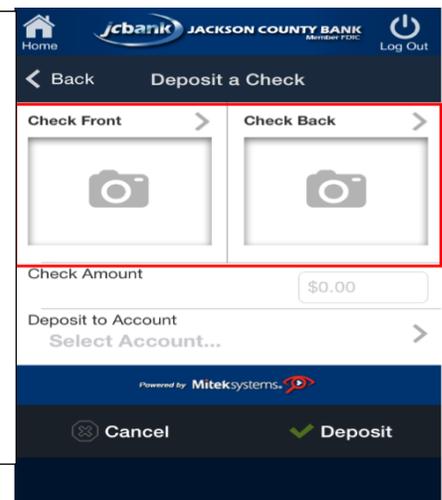
Step One: Log into our Mobile Banking App. Access Remote Deposit by swiping the screen from left to right or tapping the menu icon in the upper left corner. Select "Remote Deposit" from the menu.



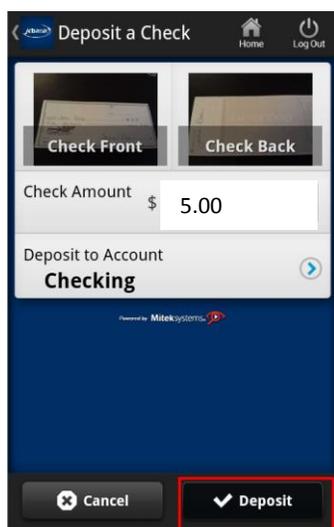
Step Two: Select 'Deposit a Check'.



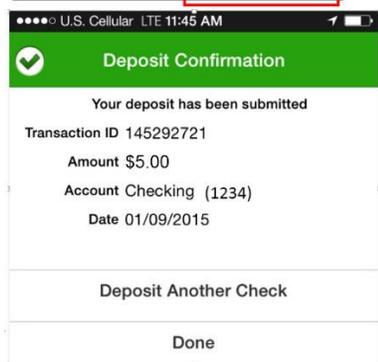
Step Three: Select 'Check Front' to capture a picture of the front of the check. The camera functionality on your mobile device will start. Take a picture of the front of the check & select 'Use Photo'. Repeat the process for the back of the check by selecting 'Check Back'.



Step Four: Enter the amount of the check, select the account for deposit & select 'Deposit'.



Step Five: You will receive notification that your deposit has been submitted for processing. You have the option to deposit another check or click 'Done' to return to the main menu.



Tip: Use the following guidelines to ensure your picture will be captured and read correctly:

- Center the entire check within the guides located on your mobile device.
- Make sure sufficient lighting is available.
- Place the check in front of a dark background.
- Avoid blurry images.

How do I know if my Remote Deposit was successful?

You will receive confirmation on your mobile device that your deposit has been submitted. Once submitted, you will receive an email informing you that the deposit was accepted for processing, rejected or adjusted. Additionally, you will receive a separate email if a Remote Deposit is rejected after being accepted for processing. Remote Deposit emails should be retained for your records.

What if I don't receive an email notification about my Remote Deposit?

It is suggested you add gomobile@jacksoncountybank.com to your safe sender list to avoid the email notifications being sent to your junk email. Since Remote Deposit notifications are sent via email **it is imperative that you keep us informed of your current email address.**

How do I change my email address?

To change your email address with us, please log into Internet Banking and go to the "Options" tab where you may update your email address. You may also change your email address at jacksoncountybank.com by accessing 'Bank Forms' under the 'Convenience' tab. Simply update your email address information on the Change of Address form and return to any Jackson County Bank location. This form must be signed by you before this change will be completed.

Do I need a deposit ticket with my Remote Deposit?

No, you do not need to include a deposit ticket when using Remote Deposit. Once the deposit has been accepted a deposit ticket will be created for you and can be viewed on your statements and within Internet Banking or Mobile Banking as you would normally view your deposit tickets. The Remote Deposit ticket will read, 'Jackson County Bank Remote Deposit'.

Can I deposit several items in one Remote Deposit?

No. Each Remote Deposit may consist of only one check; however you may make more than one deposit.

Are there limits on the number of deposits I can make?

For security reasons there are limits on Remote Deposits. These limits include a variety of factors including (but not limited to) the amount of an individual item and the total amount of deposits made using Remote Deposit during a certain period of time. These limits are established at the time of application and approval for Remote Deposit. You may receive an error message when you attempt to deposit above your established Remote Deposit limit.

I can't get the camera to work within Remote Deposit, what can I do?

Check your privacy settings. Many phones are updating their operating systems to block camera usage within individual apps. In order to utilize Remote Deposit, you will need to allow the Jackson County Bank Mobile Banking App access to the camera on your mobile device. Contact your mobile service provider for further assistance.

How long should I keep the check I deposited?

Once you have confirmed the Remote Deposit, you should prominently and indelibly mark the item, "Electronically Presented" or "Void" and then properly secure the item to ensure that it is not re-presented for payment. You should retain items deposited via Remote Deposit for at least 30 days from the date you receive your account statement. After 30 days, you should destroy the item by cross-cut shredding or another commercially reasonable means of destruction.

Can I delete a Remote Deposit made in error?

Once you have submitted a deposit for processing you will not be able to delete or reverse the deposit.

What happens if I deposit the same check twice?

If you deposit the same check twice, your account will be debited for the duplicate deposit. To avoid this, **use Internet or Mobile Banking to confirm the funds have been deposited and do not rely solely upon the email notifications.**

Can the check I deposit be charged back to my account?

Yes. The most common reasons for a Remote Deposit being charged back to your account include improper endorsement and duplicate presentment.

Can I view past Remote Deposits on my mobile device?

Yes. You may view your recent Remote Deposits within the Remote Deposit area of the Mobile Banking App.

Simply follow the steps listed:

- **Step One:** Once you have logged into Mobile Banking, select 'Remote Deposit' from the fly-out menu to get started.
- **Step Two:** Select 'Review Deposits'. A list of recent Remote Deposits will be displayed.
- **Step Three:** Select the specific deposit you wish to view.
- **Step Four:** The 'Details' page will display the Deposit Status and inform you if the deposit has been accepted or rejected. You may also view images of the check deposited by selecting the 'Front' and 'Back' options.

Will the image of the check remain on my phone?

No. The image of checks you deposit using Remote Deposit are not saved on your phone.

How will the deposit be reflected on my statement and within Mobile or Internet Banking?

Your Remote Deposit will display in the same manner as a deposit made through the teller line. The deposit will be labeled as *Remote Deposit* to indicate that it was made through a Mobile device.

Can I use Remote Deposit anytime of the day or night and when will the funds be available?

Remote Deposit allows you to make deposits to your account at your convenience. Refer to the Consumer Remote Deposit Service Addendum or the Business Remote Deposit Service Addendum for funds availability information.

Will there be times when I will not be able to access Remote Deposit?

Jackson County Bank makes every effort to have our systems available so that you are not inconvenienced. Mobile Banking is available 7 days a week, 24 hours a day, and has an extremely high "up time" percentage. Unfortunately, some down time is necessary to keep our system constantly

improving, reliable and safe. Down times are usually scheduled during low usage periods of the day. Briefly, in the evening during bank processing Mobile Banking may not be utilized. In the event that Remote Deposit is not accessible, you will need to utilize a traditional deposit method.

What can I do if I get an error about image quality?

Please follow the instructions provided when making a deposit to help correct the problem. Many issues can be avoided if you remember to endorse the back of the check, include all four corners of the check when you take the picture, lay the check flat in a well-lit area while holding the device directly above the check, and wait for the camera to focus.

What assures the security of my banking information?

Remote Deposit does not store the check images on your device. You may only access Remote Deposit by logging into the Mobile Banking App which utilizes security features including:

- Encryption protection for your banking information.
- Account numbers are masked for security purposes.
- Log-in sessions have a time-out limit to ensure that session are not left opened or unattended.
- Your Mobile Banking password requires a complexity of length and combination of characters which generates greater security for you.
- Password guessing is deterred and reported. Also, accounts are locked after three invalid attempts.
- High level firewall and Intrusion Detection Systems monitor Mobile Banking 24/7.
- For more information, please review the Mobile Banking Security Tips at jacksoncountybank.com.

Can I deposit any check?

Not every check can be deposited through Remote Deposit. The following are examples of checks not accepted for deposit: (Refer to the Consumer Remote Deposit Service Addendum or Business Remote Deposit Service Addendum for a complete listing of ineligible items.)

- Checks payable to someone other than you.
- Checks containing obvious alteration to any of the fields on the front of the check.
- Checks that you know or suspect are fraudulent.
- Checks that were previously converted to a substitute check.
- Checks that were previously deposited but returned unpaid.
- Checks drawn on banks located outside the U.S.
- Checks drawn in a currency other than U.S. dollars.
- Stale dated checks.
- Cash or U.S. Savings Bonds.

How will I know when new updates are available?

Users should keep all software and devices current and regularly update the software when prompted to ensure you are utilizing the most current version of Mobile Banking for feature content and security purposes. The process for updating the Mobile Banking App will depend on your mobile phone or device settings. Your device may be set to update automatically or notify you when an update is available. You may also access the Mobile Banking App on your App store to see if updates are available.

What happens if I lose my mobile device?

Remote Deposit can only be used to complete a deposit to a pre-established Jackson County Bank account. If your device is lost or stolen, it is unlikely that someone could access your account information unless they also know your Mobile Banking ID and password since your account data is not stored on your mobile device. If you lose your device and wish to un-enroll from Mobile Banking as a precaution, please refer to the Mobile Banking Frequently Asked Questions at jacksoncountybank.com or call 715-284-5341.

If I have to replace my mobile device, what will I need to do in order to use Remote Deposit again?

You will need to install the Mobile Banking App on your new device, and if your phone number has changed, you will need to change your settings for Mobile Banking. Please refer to the Mobile Banking Frequently Asked Questions at jacksoncountybank.com. For additional assistance please contact us at 715-284-5341.

Who do I contact for questions about Remote Deposit?

Contact Jackson County Bank at (715) 284-5341.

How do I cancel Remote Deposit?

If you wish to cancel Remote Deposit contact us at (715) 284-5341 or in writing to Jackson County Bank, ATTN: Accounting, P.O. Box 490, 8 Main Street, Black River Falls, WI 54615-0490 or by fax: 715-284-3148, ATTN: Accounting.

REMOTE DEPOSIT BEST PRACTICES

- Perform any necessary upgrades to the Mobile Banking App as you are notified from your mobile device.
- Properly endorse all checks for deposit to avoid delays or rejection of deposits. This will also provide you with a paper trail of where and when the item was deposited.
 - "For Remote Deposit Only"*
 - Your Signature*
 - Your Account Number*
 - Date of Deposit (mm/dd/yy)*
- Before finalizing for deposit, review the check images you have selected as well as the check amount for accuracy.
- Retain items deposited via Remote Deposit for at least 30 days from the date you receive your account statement. After 30 days, you should destroy the item by cross-cut shredding or another commercially reasonable means of destruction.