

Mobile Check Deposit Frequently Asked Questions

Q. How do I enroll to use Mobile Check Deposit?

A. Download the Mobile Banking app (GSB Mobile) on your iPhone or Android phone. Once logged in you will see a Deposit icon at the bottom of the screen.

Q. How should I endorse my check?

A. All checks should be endorsed with "For Deposit Only", your signature, and your account number.

Q. Do I need to take a photo of both the front and back of the check?

A. Yes, the app will prompt you to take a picture of both the front and back of your check.

Q. How do I know if the picture of the check is clear enough for deposit?

A. If the picture is not clear you will be prompted to take it again.

Q. What should I do with the check after I've made my deposit?

A. Once you receive an email notification that the deposit is approved, please retain the check for 30 days.

Q. When will the funds be available?

A. If you make your deposit before 4 p.m. EST, funds will generally be available the next business day.

Q. Do I need to use a deposit slip?

A. No. Sending a clear picture of the front and back of the check is all that is needed for the deposit.

Q. Is there a limit to how many checks I can deposit?

A. You can deposit 10 checks per business day and up to 15 checks over 3 consecutive business days.

Q. Are there dollar limits using Mobile Check Deposit?

A. Yes, there is a \$3,000.00 per business day limit and up to \$4,500.00 over 3 consecutive business days.

Q. Is there a fee for depositing checks through the Mobile Check Deposit service?

A. There is no charge for this service.

Q: Can I deposit foreign checks into Mobile Check Deposit?

A: No, only domestic U.S. originated checks in U.S. dollars are accepted via Mobile Check Deposit. Please bring foreign checks into the nearest branch location.

Q: What if I don't receive any email notifications?

A: This could be because the email address entered when making the initial deposit was entered incorrectly. Open the GSB Mobile App to verify that your email address is correct and call our Customer Service Center at (207) 839-4796.