



Mobile Banking:

What is Mobile Banking?

Mobile Banking is a mobile banking and payments application you can use to access your account information quickly and easily from your iPhone, Android phone, iPad, and soon to be Tablet.

Services include:

Check your account balances

Review recent account activity

Transfer money between accounts

Pay bills

Find ATM and branch locations

Mobile Deposit Capture

Who is eligible to use Mobile Banking?

Mobile Banking is available to any personal or business account client who has an iPhone, Android phone, or iPad and is enrolled in Online Banking.

How do I download and activate Mobile Banking on my smartphone?

You must be registered with JD Bank for Online Banking as you will need your online banking user name and password to login.

As a personal or business account client, just download the JD Bank app from the Apple's App store or Android's Play store on your mobile or mobile computing device. Your Online Banking login credentials will be required along with a challenge question. Once these steps are completed, you are now ready to use Mobile Banking.

Is Mobile Banking secure?

To ensure the safety and privacy of your account information, we incorporate multiple security features.

All transactions are encrypted.

No personal or financial information is stored on your device

Can I use Mobile Banking on my tablet?

Mobile Banking is currently available for smartphones, iPads (version 5.0.1 or above), and Android tablets (version 4.0.3 or above).

Can I use Mobile Banking on an older model iPhone?

If you have an iPhone model prior to an iPhone 3GS, you will not have access to mobile banking.

Why is the application asking permission to access some of my device's functions?

In order to enable some features available through Mobile Banking, the application may need to access the following on your device:

Location services – This allows Mobile Banking to search for ATM/Branch results that are relevant to your current location.

Camera – This allows you to use the Mobile Deposit Capture feature

What account types can I view with Mobile Banking?

Mobile Banking is available to any personal or business account client who has a smartphone or iPad and is enrolled in Online Banking and Mobile Banking.

Is there a fee?

There is not a fee associated with Mobile Banking.

Mobile Deposit:**Mobile Deposit ENDORSEMENT**

All checks deposited in a consumer account must be endorsed with the following:

- **Back of check:**

Your signature

All checks deposited in a non-consumer account must be endorsed with the following:

- **Back of check:**

Business Name

The endorsement requirements listed above, along with standard check completion requirements are required for ALL checks to successfully be accepted through the Mobile Deposit feature on the JD Bank Mobile App. Standard check completion requires the following fields be completed accurately and entirely:

Date / Dollar Amount (numerical) / Payee Endorsement / Pay to the Order Of / Dollar Amount (written)

What is Mobile Deposit Capture?

Mobile Deposit Capture allows clients to deposit checks quickly and easily from an iPhone, Android phone, or iPad into a deposit account. Using the camera function on your device, you take a picture of the front and back of your check.

What are the benefits of using Mobile Deposit Capture?

Convenience is the major benefit for this service. Mobile Capture allows you to make a deposit at any time.

Who is eligible to use Mobile Deposit Capture?

Mobile Deposit Capture is available to any personal or business account client who has an iPhone, Android phone, or iPad and is enrolled in Online Banking and Mobile Banking.

Is there a fee?

There is not a fee associated with Mobile Deposit Capture.

What do I need to get started?

If you are already accessing Mobile Banking on your iPhone, Android phone, or iPad, then you may currently access the Mobile Capture feature by selecting the Deposit Menu item once you log in to your Mobile Banking. If you do not see the Deposit feature in Mobile Banking, then please call your local branch to have the service activated.

If you are not currently accessing Mobile Banking, just download the JD Bank app from the Apple's App store or Android's Play store on your mobile or mobile computing device. Your Online Banking login credentials will be required along with a challenge question. Once these steps are completed, you are now ready to use Mobile Banking.

What type of checks can I deposit with Mobile Deposit Capture?

Checks made payable to you drawn on a bank within the United States can be deposited through Mobile Deposit Capture.

The following types of checks cannot be deposited through Mobile Deposit Capture and must be presented within a branch office:

Federal Government Checks (i.e. Treasury Check)

Money Orders

Traveler's Checks

Savings Bonds

Bank Drafts

Remotely Created Checks

Convenience Checks

Temporary/ Starter Checks

HELOC Access or Credit Card Cash Advance Checks

Cashier/ Official Checks not drawn on JD Bank

Comdata Checks

Others listed in JDMobile Remote Deposit Capture Service Agreement at

<http://www.jdbank.com/terms-and-conditions.html>

How do I make a deposit with Mobile Deposit Capture?

You may make a mobile deposit by logging in to Online Banking through the App on your mobile or mobile computing device.

Select Deposits menu item

Select New Deposit

Select the account to deposit the funds to

Enter the deposit amount of the check

Select Continue

Take a picture of the front and back of the check (after each image is taken, you may select Use Photo or Retake). Hold device flat above the check and keep all four corners visible.

Confirm the deposit amount

How many checks can be included in one deposit?

Only one check per deposit is allowed.

Is there a limit on the amount I may deposit?

There is a \$1,000 per calendar day limit, along with a \$3,000 per calendar month limit on each account.

Can I make multiple deposits in one day?

Yes, as long as you have not exceeded the \$1,000 daily limit on each account.

Can my deposit limits be increased?

No. Deposit limits are set the same for all customers.

Do I need to endorse my checks?

Yes.

All checks deposited in a *consumer account* must be endorsed with the following:

Back of check:

Your signature

All checks deposited in a *non-consumer account* must be endorsed with the following:

Back of check:

Business Name

What is the cut-off time for processing checks?

Checks deposited before 5:30 pm (CST) will be reviewed/ processed the same business day. After 5:30 pm (CST), the deposit will be reviewed/ processed the next business day. For purposes of funds availability, a business day is Monday through Friday, excluding all federal holidays.

How will I know that my deposit was submitted?

You may verify your item was submitted by viewing the Deposit History details on the App.

When will my deposit be available?

Deposits are made available generally within the two (2) business days. You may review your account history to verify the item has posted to your account.

What do I do with the check once I have submitted my deposit?

After you verify that we have received and accepted the item, as reflected by the “Delivered” icon located directly to the left of the “Deposit History” details on the App, and after you verify that the item has posted to your account, you must securely store the original check for 5 business days after transmitting the image to us. Promptly after the 5-day period expires, you will destroy the original check by first marking it “VOID” and then destroying it by cross-cut shredding or another commercially acceptable means of destruction.

What do the Deposit History icons mean?

Delivered – Your item has been reviewed and processed and you may review your account history to verify the item has posted to your account.

Rejected – Your item was rejected. You may

1) Review for cause and make necessary correction(s)

or

2) Bring the item to any branch office for review/ deposit

Submitted – Your item has been submitted but has not been posted to your account at this time. You may check Deposit History at a later time to review your deposit status.

Pending – Your item is under review and has not been accepted at this time. You may check Deposit History at a later time to review your deposit status.

Other – Your item has not been accepted, rejected, or reviewed at this time. You may check Deposit History at a later time to review your deposit status.

Who do I contact if I need assistance?

Please contact 1-800-789-1335 or any JD Bank branch. (<http://www.jdbank.com/locations-hours/locations-and-hours.html>)