

## WSB QuickCredit FAQs

### **Who is eligible for Mobile RDC?**

Customers who have a Personal Checking or Savings are eligible for the Mobile RDC service.

### **What if an account is not listed in Mobile RDC?**

In most cases, eligible accounts will automatically be signed up for Mobile RDC. If you have an eligible account that has not been enabled, please call us at (318) 435-7535 and ask for the Mobile Banking Department for assistance. Please note that accounts are pre-qualified prior to being authorized for use with the Mobile RDC service.

### **What types of checks can I deposit with Mobile RDC?**

Most domestic checks can be processed through Mobile RDC. We are unable to accept Money Orders, Foreign Items, Savings Bonds, or Third-Party Checks through Mobile RDC.

### **Are there any limits on the dollar amount of deposits I can submit?**

Yes. You may not use the service to deposit more than five (5) items totaling more than \$2,500 a day. Any items presented more than the limits will be rejected at our discretion.

### **Do I photograph both the front and the back of my check?**

Yes. During the deposit process, you will be required to photograph the front and back of your check.

### **How do I endorse my check for Mobile RDC?**

You should sign your check with the following endorsement:

Your Signature

For WSB Mobile Deposit Only and Check Number of item being deposited.

### **How will I know if my financial institution received my deposit?**

You will receive a notification by e-mail when your deposit has been received.

### **How will I know when my financial institution processes my deposit?**

When your deposit is processed, you will receive a second e-mail notification on the status of your deposit. This e-mail will indicate if the deposit was approved or declined for processing. If declined, a reason will be provided.

**When will my deposit be posted to my account?**

Deposits can be made with Mobile RDC at any time. If your deposit is approved by your financial institution before our 6:00pm daily cutoff time, your deposit will be posted to your account the next business day.

**When will a deposit made through Mobile RDC show in my balance?**

The deposit will be available the next business day.

**Can I photograph more than one check at a time?**

You can photograph multiple checks in the same session; however, you may only photograph one check per deposit.

**What if the check image I photographed is bad?**

You have the option to retake photographs of the check before submitting or you may cancel the deposit. If you are unable to photograph a clear image, please mail your deposit to your financial institution for processing.

**Do I destroy my check after I photographed the deposit?**

No, keep the check for 30 days to ensure it posts to your statement. After 30 days, you may securely destroy the check. Do not VOID the check after submittal in the event the deposit is not approved and needs to be re-submitted.

**Can I make my opening account deposit through Mobile RDC?**

No, at this time the Mobile RDC functionality cannot be used to initially fund a new account.

**What if I submitted a deposit for the wrong amount? Do I need to resubmit the deposit?**

No, you do not need to resubmit your deposit. If you entered the wrong amount for the deposit, our operations center will correct the deposit amount.

**What if I submit the same deposit twice in error?**

If the same deposit is submitted twice, it will be identified and stopped by our processing. Should this occur, you will receive a declined deposit notification for the second deposit received through the Mobile RDC service.

**The check I submitted was returned, can I resubmit it?**

If a deposit is returned, please do not re-deposit the check with the Mobile RDC functionality. You will receive written communication from your financial institution through the US Postal Service if a deposit is returned.

**If I need additional information on Mobile RDC, who can I call?**

For additional assistance, please call Winnsboro State Bank at (318) 435-7535 and ask for the Mobile Banking Department.