

Mobile Deposit FAQ

Mobile Deposit allows you to deposit a check through the Busey Mobile App using the camera on either an iPhone or Android smartphone. Mobile Deposit is fast, free and secure for active Busey ebank or small business ebank users age 13 or older.

For more on this convenient mobile service, please see the frequently asked questions below:

Q: How should I endorse checks?

Please sign the back of every check for deposit and print "For Mobile Deposit Only" above or below your signature. Failure to include this information may cause your check to be rejected.

Q: When will my deposit be credited to my account?

The total amount of deposits made (less any holds as described in Busey's funds availability policy, available as part of the [disclosures](#) listed on [busey.com](#)) will be credited to your account the same business day when deposited before 5:00pm CT or the following business day for deposits after 5:00pm CT. The system may flag a deposit for manual review and release and may delay processing.

Q: How much can I deposit through Mobile Deposit?

You can deposit up to \$2,500 per day and up to \$10,000 per 30 calendar day period. Beyond the deposit amount limits, there are no restrictions on the number of checks you can deposit.

Q: How many checks can I deposit using Mobile Deposit?

You may deposit as many checks as you would like up to the deposit amount limit.

Q: What should I do with the check once it has been submitted?

When the Check Image you have submitted to us for electronic deposit has been credited to your Mobile Account, you must mark the original check with the word "VOID" in ink which cannot be erased, and you must retain the physical check securely for a period of 60 days. At the expiration of the 60-day period, you must securely destroy the original paper check by cross-shredding or another commercially reasonable means of destruction.

Q: Where can I find the Mobile Deposit agreement?

Busey agreements can be found by clicking '[Disclosures](#)' on any [busey.com](#) page.



Q: What checks are accepted through Mobile Deposit?

Single-party domestic checks made payable to you as the account owner may be submitted through Mobile Deposit. The following should not be submitted:

- Busey checks drawn on the account to which you are making the deposit.
- Third-party checks—checks written to someone else, endorsed and signed over to you.
- Incomplete items—checks that are missing signature, or other, information.
- Non-negotiable items—attempting to deposit a check watermarked 'non-negotiable' can result in criminal prosecution.
- Returned checks—any items that have been previously deposited and returned for any reason.
- Altered checks—any items that contain evidence of a change (correction fluid, crossed out amounts, etc.)
- Foreign checks—any checks drawn on a non-U.S. financial institution.
- Savings Bonds
- Stale-dated checks—checks listing 'void after XX days' that are outside the stated period; checks without a void date are assumed void at six months from the date of issuance.
- Travelers checks or checks payable in currency other than U.S. currency.
- Promissory notes—a signed document with a promise to pay a sum to a person
- Warrants—a written order to pay a specific amount of money to a person
- Gift certificates or customer appreciation certificates
- Counter checks or starter checks
- Conditional endorsement offers— "by endorsing this check, you agree to purchase a product and/or service"
- Fraudulent checks or checks we believe may not be paid by the paying bank

Q: Is Mobile Deposit secure?

Like ebank, Busey's Mobile App and other services we offer to make your financial life more convenient, Mobile Deposit activity is safe and secure. However, it is important you take appropriate steps to protect the security of your mobile device. We recommend:

- Adding a password to your mobile device.
- Keeping your mobile device secure at all times.
- Making sure your ebank or small business ebank login information is secure.
- **Contacting us** immediately if you think your login information has been compromised by calling Busey Customer Support at 1.800.67 | Busey

If you have additional questions about the security of our online services, or your personal information, please visit [busey.com](https://www.busey.com).

