

LS Mobile Deposit – Frequently Asked Questions

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Q: What is LS Mobile Deposit?

A: LS Mobile Deposit is a convenient way to electronically deposit checks into your Lake Shore Savings checking account(s) from a Smart Phone or Tablet device using the LS Mobile Banking App.

Q: What items can be deposited using LS Mobile Deposit?

A: Complete, unaltered checks that are:

- made payable in U.S. currency;
- drawn on a financial institution in the U.S.;
- made payable to the account owner(s) of the account where check is to be deposited;
- properly endorsed and contain “For Bank Mobile Deposit Only” above or below the endorsement line;
- dated less than six months from the deposit date

Q: What items CANNOT be deposited via LS Mobile Deposit?

A: The following items cannot be deposited using the LS Mobile Deposit service. These items should be deposited at your local branch or by mailing the check to your local branch office:

- Savings bonds, money orders, travelers checks, returned checks, substitute checks and cashier’s checks, as well as:
 - Checks or items that are drawn or otherwise issued by the U.S. Treasury Department;
 - Checks payable to an individual or entity that is not an account owner for the checking account the item is being deposited into;
 - Checks that are altered, suspicious or fraudulent;
 - Checks payable to two or more individuals, unless deposited into an account in the name of all payees;
 - Checks drawn on a financial institution located outside the United States;
 - Checks not payable in United States currency;
 - Checks dated more than six (6) months prior to the date of deposit; and
 - Checks that are post-dated.

Q: Who is eligible to use LS Mobile Deposit?

A: To be eligible for LS Mobile Deposit, you must have the following at the Bank:

- Approval of Service; and
- An approved deposit account.

NOTE: If the customer breaches any of the terms of Lake Shore Savings Bank's Retail Online Banking Agreement, if the service is used for any unauthorized or illegal purposes, or in a manner inconsistent with the terms of the account agreement or any other agreement with Lake Shore Savings Bank, we may at any time, in our sole discretion, for any reason without notifying you or obtaining your consent, cancel or suspend your right to use Online Banking or LS Mobile Banking, any feature of Online Banking or LS Mobile Banking or any means of accessing Online Banking or LS Mobile Banking (for example, a mobile banking device).

Q: Are there limits on the amount that can be deposited using LS Mobile Deposit?

A: Yes, the total face amount of any single check deposited using LS Mobile Deposit may not exceed \$2,500. The daily limit for all LS Mobile Deposit items is \$3,000.

Q: Is LS Mobile Deposit for consumers or businesses?

A: LS Mobile Deposit is available to qualified consumers that are currently enrolled in retail online banking and LS Mobile Banking. The service is not offered to business customers or for business deposit accounts at this time.

Q: How do I access LS Mobile Deposit?

A: Enroll in Online Banking at a local branch or call our Call Center at 1-(800) 336-6116 or (716)366-4070 for more information on how to enroll.

Once your Online Banking account is activated, you may:

- Download the free LS Mobile Banking App from the iTunes App Store or Google Play Store;
- Log in to the LS Mobile Banking App with your online banking access ID and password;
- Accept the LS Mobile Banking Terms and Conditions;
- Select the "Deposit" option from the Main Menu;
- Continue to follow the prompts to complete your deposit.

Q: What is the cut off time to make a mobile deposit?

A: Checks received and accepted through LS Mobile Deposit by 3:00 p.m. EST on a business day (Monday through Friday, except federal holidays) will be considered

deposited on that business day. Otherwise, the Bank shall consider that the deposit was made on the next business day the Bank is open.

Q: When will the funds be made available?

A: Funds deposited using LS Mobile Deposit will generally be made available within two business days from the date of deposit. If the deposit is made after 3:00 p.m. EST, the funds will be made available within two business days from the date the deposit is processed.

However, in some cases, funds may take longer before they are available for use (up to seven business days). Should this occur, communication will be sent to you in the form of an e-mail, informing you as to when your funds will be available.

Q: Tips for taking good check photos

A: To ensure that checks deposited using LS Mobile Deposit will be accepted, please consider the following tips:

- Before logging into the LS Mobile Banking App, close all other apps running in the background of the mobile device.
- Sign/Endorse the back of the check, and label it “For Bank Mobile Deposit Only.”
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on the check.
- Flatten folded or crumpled checks before taking the photos.
- Ensure that only the check is visible in the view screen – no other objects or edges.
- Ensure entire check image is visible and in focus before submitting the deposit.
- Take the photo of the check in a well-lit area on a dark, non-reflective background.
- Keep your phone flat and steady above the check when taking the photo.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- No shadows across the check.
- All four corners of the check are visible.
- Check is not blurry. Shaky hands or being too close can make the object blurry.
- The MICR line (i.e., the numbers on the bottom of the check) are readable.

Q: How do I know that my mobile deposit has been received/processed?

A: When you log onto your LS Mobile Banking App, click on the “Deposits” tab, click on “View Deposit History” you will be able to see all pending, accepted and failed deposits. Pending deposits have been received but not processed. Accepted deposits have been received and processed.

NOTE: The history reflects the status of the check capture, not the posting of the check to the deposit account. A check could be rejected after being “Accepted” by LS Mobile Deposit. Users must check their account history to confirm that the check was posted.

Q: How can I view a check deposited via LS Mobile Deposit through my mobile device?

A: After the mobile deposit has successfully completed, the image of the check can be accessed from a mobile device up to 45 days after the day the image was captured. To view historical images, complete the following steps:

- Login to your LS Mobile Banking App;
- Select “Deposit” option from the Main Menu;
- Click “View Deposit History,” , which will take you to a list of recent mobile deposits;
- Click on the specific transaction to see the deposit details.
- Click “View Check” to view an image of the check.

NOTE: You CANNOT view the images of checks deposited via LS Mobile Deposit by clicking on the “Accounts” tab in LS Mobile Banking, selecting the account and selecting Transaction History. This is also true when accessing your accounts via On-line Banking.

If the check image is no longer available on the mobile device; call the Customer Service Department at 1-(800)336-6116 option 3 to request a copy of the check image. Each copy is subject to a fee.

Q: What should I do with the check after I’ve submitted a mobile deposit?

A: Upon the receipt of confirmation that we have received an image that you have transmitted, you agree to retain the check for at least sixty (60) calendar days from the date of the image transmission. After sixty (60) days, you agree to destroy the check that you transmitted as an image, mark it “VOID”, or otherwise render it incapable of further transmission, deposit, or presentment. During the time the retained check is available, you agree to keep it in a secure location and promptly provide it to the Bank in the event the Bank may request it.

Q: What happens if a check deposited via LS Mobile Deposit is returned?

A: If an original check deposited through LS Mobile Deposit is dishonored, rejected or otherwise returned unpaid for any reason, the customer will receive an image, reproduction or substitute of the original check and we will reverse the deposit amount from the customer account. As with any returned item, the customer is responsible for

reimbursing us for all losses or expenses caused by or relating to the processing of the returned item. The customer is prohibited from attempting to deposit or otherwise negotiate an original check deposited via LS Mobile Deposit if it has been returned. The customer will also receive a Returned Deposit Item Fee. Please see the Lake Shore Savings Bank fee schedule for more information. If a customer has questions on a returned item, then he/she should speak to a Customer Service Specialist or Personal Banker at any of our locations for assistance.

Q: Are the LS Mobile Banking App and LS Mobile Deposit secure?

A: Yes, the LS Mobile Banking App and LS Mobile Deposit services utilize best practices from online banking, such as HTTPS, 128-bit multi-layer encryption, password or multi-factor authentication access, and application time-out when your phone or tablet is not in use. In addition, no account data is ever stored on your phone or tablet and if your phone/tablet is lost or stolen, access to your accounts can be disabled by calling the Customer Service Department at 1-(800)336-6116 option 3.

We also recommend that customers abide by the following tips to increase Mobile Banking/Capture security:

- Lock your device with a password or PIN when it is not in use.
- Do not store personal information including your Access IDs and passwords on your phone or tablet or send them via email or text message which can be intercepted.
- Only download applications from trusted sources. Make sure to download security updates regularly, as updates often fix security flaws.
- Do not enter personal information unless there is an “s” after http, which indicates the site is secure. Also look for security symbols like the lock icon.
- Do not bank or shop online when using unsecured, public Wi-Fi access.
- Do not click on any links in emails claiming to be from the Bank. Instead go to the Bank website directly, at www.lakeshoresavings.com and log in.
- Always log off completely after using the LS Mobile Banking App.

Q: What are the technical requirements for LS Mobile Deposit?

A: The following devices are compatible with LS Mobile Deposit:

- Apple iOS devices:
 - Compatible with iPhone 2G and higher as long as it has a working camera
 - iOS 6.0 or greater operating system; and
 - Compatible with the iPad with an iOS 5.0.1 or greater operating system and a camera with at least 2 Mega-pixels in resolution.



- Android devices:
 - o Version 2.2 or greater operating system; and
 - o Camera-enabled device with at least 2 Mega-pixels in resolution.

NOTE: An Android tablet must be version 4.0.3 or greater and requires a rear-facing camera of at least 2 Mega-pixels in resolution and Google Play Services.

- Internet access from the device
- Appropriate (iOS or Android) LS Mobile Banking App downloaded to the device.