

Mobile Deposit with Arbor Mobile

Frequently Asked Questions

How do I sign up for Mobile Deposit?

All Arbor Bank customers who are enrolled in Arbor Mobile have access to Mobile Deposit. For more information about Arbor Mobile, please click on the 'Watch Our Arbor Mobile Video' button located on the Arbor Mobile page of our website.



What types of checks can I deposit?

You can deposit any type of check that is made payable to an owner of the deposit account. The check must be in US funds and properly endorsed. See terms and conditions for all eligible items.

How do I endorse the check before I make a deposit?

On the back of the check, in the endorsement box, write the words "Mobile Deposit Only" and then sign your name. This ensures that the check will only be deposited to your account.

What do I do with the check after I deposit it?

Upon receipt of a confirmation from Arbor Bank that we have received the deposit, you can write "Electronically Presented" or "VOID" across the front of the check. You will want to keep the check for at least 10 calendar days and then properly destroy the item.

What is the cutoff time for a Mobile Deposit to be included in today's business?

Arbor Bank's cutoff time for Mobile Deposit is 3:00 pm. All deposits sent before 3:00 pm will be posted to your account on that business day. Any deposits received after 3:00 pm will be posted on the following business day.

Do I need to have virus or malware protection on my mobile device?

Just like your desktop computer, your mobile device or smartphone may be subject to malicious programs and viruses. Arbor Bank suggests that you protect your smartphone by setting up a password. You can also check the legitimacy of the apps you wish to download by first reading the app developer's ratings, reviews, and comments. You may also want to consider downloading an antivirus protection package for your device.

What is the cost for Mobile Deposit?

There is no cost for checks deposited. Depending on the plan you have with your mobile service provider, you may incur data charges.

What are the Mobile Deposit limits?

\$2,500 total deposits per day

Why can't I see my deposit on my account?

Deposits made before 3:00 pm will appear on accounts during the nightly update. You may review deposit status through the history menu in Arbor Mobile Deposit. Deposits with the status "pending" will post during the next update. Deposits with the status "accepted" have been approved to post. Deposits with the status "failed" will not post. Contact an Arbor Bank representative for assistance.

What mobile devices are supported?

- **Google Android models**
 - Android (Froyo) 2.2 or newer
 - Cameras with 2.0+ Megapixel resolution and autofocus
 - Either touch screen or keyboard phones
- **iPhone 4, 4S, 5, 5S, 5C, 6,6 Plus, 6S, and 6S Plus models**
 - Apple iOS 6.0 or newer
- **iPad 3, 4, Air, and Mini**
 - Apple iOS 5.0.1 or newer
 - Cameras with 2.0+ Megapixel resolution and autofocus

Note: The iPad 1 and the iPad 2 do not meet the minimum camera resolution requirements.
- **Google Android Tablets (available if contracted for Android Tablets)**
 - Android (Ice Cream Sandwich) 4.0.3 or newer
 - Cameras with 2.0+ Megapixel resolution and autofocus

