What is Great Southern Mobile Check Deposit?
Great Southern Mobile Check Deposit is a service that allows you to deposit paper checks to your Great Southern Bank deposit account by taking a picture of the check using your iPhone, iPad or Android device. If we accept the image for collection, we will then attempt to collect the item by presenting the image or converting the image into a substitute check. Unlike traditional check deposits, you retain the original paper check when you use Great Southern Mobile Check Deposit.

How do I use Great Southern Mobile Check Deposit?
In order to use Great Southern Mobile Check Deposit you will need to be a user of both Great Southern Online Banking and the free Great Southern Mobile Banking App, available to you in the App Store and Android Marketplace. To enroll in Great Southern Online Banking, visit us at www.GreatSouthernBank.com. *Please note: Your account must be open at least 90 days and currently in "Good Standing" status in order to utilize Mobile Check Deposit.*

How do I sign up to use Great Southern Mobile Check Deposit?
You can enroll in Great Southern Mobile Check Deposit using the Great Southern Mobile Banking App. Version 1.5 or higher on your Android or iOS Device. Once your enrollment has been completed, you will receive a text message and an email telling you that Great Southern Mobile Check Deposit is ready for you to use. If you don't receive the text message or email within one (1) business day, you should contact Great Southern Bank Online Banking Support at 800-749-7113 ext. 4664 or please log in to your Great Southern Online Banking account from your computer and send a request using the Mail Message Center.

Do I need to be a Great Southern Online Banking user to utilize this service?
Yes, you do need to be enrolled and actively using Great Southern Online Banking to utilize this service. Your Great Southern Online Banking ID must have access to either a Checking or Savings account on which you are a signer. We utilize your online ID to authenticate that you are in fact the owner of the account and have authorization to deposit funds into the account.

What types of items <u>can</u> I deposit using this service?
You can deposit most paper checks that do not exceed $1,500.00 per check, per day. The check must be made payable to the account owner or joint owners and must be properly endorsed with: [Payee Signature] For GSB Mobile Deposit only [Account # receiving deposit].

What types of items <u>cannot</u> be deposited using this service?
You cannot deposit foreign checks, bonds, 3rd party checks, returned or re-deposited items or rebate checks using this service.

When making a deposit, how do I properly endorse my check?
In order for your deposit to be accepted, you will need to properly endorse the back of your check. To properly endorse your check, you must sign it as: "[Payee Signature] For GSB Mobile Deposit only [Account # receiving deposit]".

Is there a limit to how much I can deposit?
Deposit amount limits are as follow:

- No more than $1,500.00 per transaction can be deposited using this service.
- No more than $1,500.00 per day can be deposited using this service.
- No more than $5,000.00 per 30 day rolling period (month) can be deposited using this service.

How can I change my limits?
In order to request approval for a change to your limits for this service, please log in to your Great Southern Online Banking account from your computer and send a request using the Mail Message Center. If you have question about increasing your limits, please feel free to send a Mail Message Center Message or call Great Southern Online Banking Support at 800-749-7113 Ext. 4664.

How can I add an additional account to my Great Southern Mobile Check Deposit service?
In order to add an additional Checking or Savings account to your service, please log in to your Great Southern Online Banking account from your computer and send a request using the Mail Message Center. Your request will be reviewed within one (1) business day. You may also contact Great Southern Online Banking Support at 800-749-7113 Ext. 4664 or please log in to your Great Southern Online Banking account from your computer and send a request using the Mail Message Center.

Is my business account eligible for this service?
Yes. Once you have submitted your request for this service through your Online ID, we may contact you in order to request additional information prior to activating the service. To inquire about similar services which may be better suited for business accounts with higher check volumes, please contact Great Southern Business Support Services at 800-749-7113 Ext. 7020 or please log in to your Great Southern Online Banking account from your computer and send a request using the Mail Message Center.

Once I've made my deposit, what do I do with the check?
Once you have submitted the image of your check for deposit, you should keep the actual check for 60 days in case there are any issues with the deposit. This check should be stored in a secure place that will ensure it is not mistakenly deposited again. After you are able to verify the deposit on your periodic statement, you should write "VOID" across the face of the check in blue or black ink. After 60 days, if you do not hear from us and there are no issues with the deposit in your account, you should destroy the check via secure means.

Why was my check rejected?
The service could have rejected your check for any of the following reasons:

- The check could not be easily read by the software.
  - Try and retake the picture. Be sure to keep a steady hand and make sure all four corners of the check are in the picture frame. Be sure the check is lying as flat as possible and on a dark background.
- The check could be more than your item, daily or monthly limit.
  - If you are intending on depositing checks that are greater than the amount of your item, daily or monthly limits on a regular basis, you should contact Great Southern Online Banking Support to request approval for a change to your limits. If you do not intend to use the service in this manner, you can deposit the check at the Great Southern Banking Center most convenient for you.
- The check could have an improper endorsement.
  - Be sure that the check is endorsed as follows: "[signature] For GSB Mobile Deposit only [account #]".
- There could be a discrepancy with the amount entered and the amount for which the check is written.
  - Be sure the amount for which the check is written is the same as the amount you entered.
- The item has already been deposited.
  - Review the Transactions section of the Deposit Tab within the Mobile Banking App and review your transaction history for your account. Has the check already been deposited?

These are the most likely reasons that your check was rejected. If you have corrected these issues and your check is still being rejected, please contact Great Southern Online Banking Support at 800-749-7113 Ext. 4664 or by logging into your Great Southern Bank Online Banking Account from your computer and sending a message using the Mail Message Center; or deposit your check at the Great Southern Banking Center most convenient for you.

After my deposit is made, how soon will I have access to the funds?
We generally apply the terms of the Great Southern Bank Funds Availability Schedule to check images received via Great Southern Mobile Check Deposit as if we had received the original paper check. However, in addition to any exceptions specified in the Great Southern Bank Funds Availability Schedule, we may delay availability of funds from any deposit you make through Great Southern Mobile Check Deposit at any time at our sole discretion, including due to any concern we may have regarding our ability to collect based upon any check image that you present.

Note: *Cutoff time for submitting deposits is 7:00 p.m. Central Time (M-F). Message and data rates may apply. Please check with your communications service provider for access rates, texting charges, and other applicable fees.*