Mobile Deposit Guidelines & Recommendations

- The standard Check limit is $1,000 and Daily Deposit Limit is $1,000
- Close out all other apps before logging into Patriot Bank Mobile Banking
- Select the deposit icon at the bottom of the landing page and follow the prompts
- Select the account into which you want to make the deposit
- Carefully enter the check dollar amount to ensure it matches the amount written on your check; compare legal amount to the written amount
- Sign/Endorse the back of your check “For Mobile Deposit Only”, sign your name below and list your account number
- Keep the check within the view finder on the camera screen when capturing your photos:
  - Take the photos of your check in a well-lit area against a solid dark background
  - The MICR line (numbers on the bottom of your check) MUST be readable
  - Assure the entire check image is visible and in focus, no folds or shadows
- The check may be reviewed at the bank prior to being submitted for processing. If the item is rejected you will be notified within the Mobile Deposit App before 5:00 pm.
- Deposits made after 4:30 pm may not be processed until the next business day
- Retain the check for thirty (30) days in a secured location, then destroy
- Only checks made payable to the account owner(s) are allowed
  - No third-party checks accepted
  - Other check limitations apply – see Terms & Conditions for complete list

Please refer to the Terms & Conditions found in the Mobile Deposit Agreement for complete details. The Mobile Deposit Service may be cancelled at any time by the bank due to misuse of the service or account abuse.

Contact customerservice@patriotbankfl.com or your local branch with any questions.