

The Bank N.A.

Remote Deposit Anywhere FAQ

Question: What is RDA?

Answer: Remote Deposit Anywhere (RDA) allows customers to deposit checks into their deposit accounts at The Bank N.A. using a mobile device.

Question: Which smartphone devices and tablets are supported by RDA?

Answer: Apple iPhone and iPad running IOS 6 and Android device Version 2.2 or greater.

Question: Which accounts are eligible for RDA?

Answer: All consumer and business checking and savings accounts are eligible – **excluding Second Chance checking**. Deposit limits and other restrictions apply. Please refer to the Terms and Conditions for details.

Question: Is there a charge for RDA?

Answer: There are no transaction fees for RDA; however, your mobile phone provider may charge for data usage, based on your plan.

Question: How do I activate RDA?

Answer: Because RDA is a service offered through our online NetBanker suite of products, a NetBanker login is required. To access RDA, first use your login credentials to access NetBanker. At the main menu, activate your "Mobile Settings" by choosing "Options/Mobile Settings". *Note: You must notify us of your intention to utilize RDA so that we may provide you (either in person or via email or regular mail) our "Remote Deposit Anywhere Terms & Conditions".*

Question: Which smartphone app do I download to access NetBanker and RDA on my smartphone?

Answer: Search for the app "TBNA2Go!!" on your smartphone app center and install the app. Once installed log in with your NetBanker ID and password and choose "Deposits".

Question: How do I notify The Bank N.A. of my intention to utilize RDA?

Answer: You can notify us by either:

- Choosing "Contact/New" when logged in to NetBanker and sending us a message telling us you'd like to utilize RDA.
- Calling our NetBanker support personnel at 918-421-4230, Monday – Friday from 8 a.m. until 5 p.m.
- Stopping by one of our branches and visiting with a Customer Service Representative.

Question: When will my RDA deposited funds be available?

Answer: Our policy is to make funds from your check deposits available to you on the first business day after the day we receive your deposit. If an RDA deposit is made by 2:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit and funds are typically available the next business day. If an RDA deposit is made after 2:00 p.m. on a business day that we are open, we will consider that the deposit was made on the next business day we are open and the funds will typically be available the day following the day of deposit.

Question: Do I endorse the back of the check I deposit?

Answer: Yes – you must endorse the check, "For Mobile Deposit Only" and then sign your name. If the back of the check contains a method for indicating it is being deposited via mobile device, you must indicate so.

Question: What do I do with the check once I've deposited it?

Answer: 1. Write the date of deposit on the corner of the check; 2. Verify the next day via NetBanker that the deposit has been credited to your account; 3. File it away for 45 days; 4. After 45 days, destroy the check by shredding or some other means if we haven't contacted you and requested the original check.

Question: Can I deposit any check using RDA?

Answer: You should only deposit checks which are payable to you and **not any of the following:** Federal Government Checks, Credit Card or Cash Advance Checks, Money Orders, Traveler's Checks, Savings Bonds, Foreign Checks (not drawn on a US bank), Insurance Drafts, IRDs (substitute checks)

Question: Can a check I deposited using RDA be returned?

Answer: Yes – like any other check you deposit, a check deposited using RDA can be returned and you will be responsible for the amount of the check.