



To get started with Mobile Deposit today, Download My MSB on the App Store® or Google Play™ today.



## What is Mobile Deposit?

Mobile Deposit from The Miners State Bank lets you deposit checks anytime and anywhere you like — right from your phone. It's the fastest, easiest way to get checks into your account.

## Deposit Instructions:

Once you've downloaded My MSB to your phone, just open the App, enroll in Mobile Deposit and tap "Deposit" once you're approved.

### Then you simply

- Sign the back of your check and write "For Mobile Deposit Only" beneath your signature
- Take a picture of the front and back sides of the check
- Choose which account you want to deposit the funds into
- Enter the deposit amount

You'll get a quick message to confirm the details of your deposit. If everything looks OK, just tap "**Submit.**"

**Iron River Main**  
312 West Genesee Street  
Iron River, MI 49935  
(906) 265-5131

**Houghton**  
1203 Ridge Road  
Houghton, MI 49931  
(906) 482-5131

**Ripley**  
49011 Royce Road  
Hancock, MI 49930  
(906) 482-7227

**South Range**  
47 TriMountain Ave  
South Range, MI 49963  
(906) 482-1170

**Ontonagon**  
601 River Street  
Ontonagon, MI 49953  
(906) 884-4114

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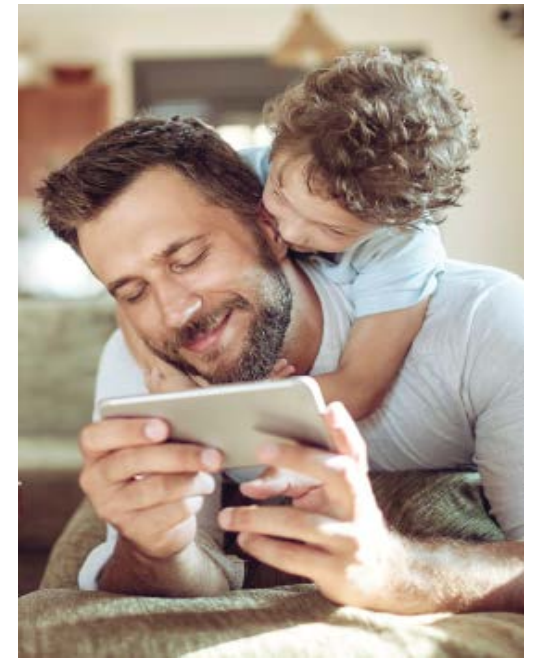


Member FDIC



The Miners State Bank  
Toll Free 1(877) 906-5131  
www.msbr.com

## Mobile Deposit



The Miners State Bank  
*Banking Simplified*

www.msbr.com



## How does it work?

Mobile Deposit works from within The Miners State Bank application on your mobile device. It is secure and as easy as taking a picture.

## How do I get Mobile Deposit?

Mobile Deposit is available to our Nettleter customers enrolled in the Mobile Banking app. Mobile Deposit allows customers to be able to make deposits to their checking and savings account as well as loans via their mobile device, at their leisure, without having to visit a bank branch, or night drop!

## How to enroll for Mobile Deposit:

When you download the Mobile Banking App you will need to enroll on the App. This approval process can take up to 5 business days, and you are not guaranteed to be approved for Mobile Deposit.

## Are there any fees to use Mobile Deposit?

No. There is no fee for making deposits via Mobile Deposit (data charges may apply).

## Why is it a better way to deposit checks?

For starters, Mobile Deposit saves you from driving around town to deposit a check.

Mobile deposits also go into your account quickly and securely. And every deposit is password protected and highly encrypted.

**Plus, you can make deposits:**



**24/7**

You don't have to worry about business hours or closing times.



**ANYWHERE**

Whether you're home or out and about!



**HASSLE-FREE**

There's no need to drive anywhere, so you can enjoy more free time.

## How do I know if a deposit went through?

The 'Deposit Pending' deposit status will change to 'Accepted'.

## How long will it take for my deposit to be 'Accepted'?

'Accepted' times may vary, please allow up to two business days for processing.

## What happens if my deposit is not 'Accepted'?

The Deposit status will change to 'Failed'. Reasons a deposit fails include but is not limited to the following scenarios:

- Check was not endorsed properly
- Check was not made out to an owner listed on the account
- Check submitted dollar amount and the legal dollar amount mismatch
- Check not made out in U.S. funds
- Check presented was a third party check

## When can I make a deposit?

Deposits may be submitted 24 hours a day, 7 days a week. Mobile Deposit is always available; deposits made after the cutoff time or on non-processing days will be made available on the second business day after the deposit.