



Mobile Banking FAQs

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What is BS&L Mobile Banking?

BS&L Mobile Banking allows you to securely access your BS&L accounts anytime, anywhere, right from your mobile device. Now, you can:

- Check account balances
- View transaction history
- Deposit checks with your smartphone
- Pay bills

- Transfer funds
- Find our ATMs and Branches, and much more!

How do I sign up for Mobile Banking?

Mobile Banking uses your BS&L online banking credentials to access the mobile banking service. Simply download our Mobile Banking App onto your mobile phone and you're good to go! Not a BS&L online banking customer yet? Visit our website www.brattbank.com and Enroll for online banking today!

What are the requirements?

BS&L Mobile Banking works on most mobile devices including:

- iPhone | iPod Touch | iPad
- Android
- Any internet-enabled WAP phone

Are there any fees for Mobile Banking or Mobile Check Deposit?

We are pleased to offer Mobile Banking. The basic service allows you to complete many of the same functions as online banking, such as checking your balances, transferring funds, and paying bills.

Download your free BS&L mobile banking app today!

Mobile Check Deposit is also available through our mobile banking App. As long as your account has been open for 30 days and is in good standing, simply click on the Mobile Check Deposit icon to apply. Once you have been approved, Mobile Check Deposits of up to \$2,500 per day can be made 24/7 with no charge! Other fees may apply such as mobile carrier fees, or account related items like those for a returned item or overdraft, per item charges, or limits on the number of items to deposit. We recommend that you check with your mobile phone service provider for text and/or data usage charges associated with your plan.

Can I set up Alerts in Mobile Banking?

Email and Text alerts can be set up within NetTeller online banking. Simply log into online banking and select the OPTIONS tab, then the Alerts link. You may select to receive your Alerts via email, upon logging into NetTeller online banking, or by Text to your phone.

If you are setting up Text Alerts we recommend that you check with your mobile phone service provider for text and/or data usage charges associated with your plan.

What is Mobile Check Deposit?

Now you have the ability to deposit checks by using the all new Mobile Check Deposit feature on our BS&L Mobile Banking App! Mobile Check Deposit allows you to deposit paper checks to your BS&L deposit account by taking a picture of the check using your iPhone 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 Mobile Check Deposit.

How do I enroll for Mobile Check Deposit?

In order to use BS&L's Mobile Check Deposit Service you will need to be a user of both BS&L Online Banking and our free Mobile Banking App, available to you in the Apple App Store, Android Marketplace or Google Marketplace.

You can enroll in our Mobile Check Deposit Service thru the BS&L Mobile Banking App. You must be an owner of the account and the account must be used for personal purposes. Passbook savings accounts are not eligible for the Mobile Check Deposit Service.

Once your enrollment has been submitted you will receive a text message and an email telling you that Mobile Check Deposit is ready for you to use. *Please note: Your account with us must be open at least 90 days and in "Good Standing" status in order to utilize Mobile Check Deposit.* If you don't receive the text message or email within one (1) business day, you should contact Online Banking Support at (888) 806-6400 or log in to your BS&L Online Banking account from your computer and send a request using the Mail Message Center.

Is electronically depositing a check safe and secure?

Yes, the online transmission of checks via Mobile Check Deposit is secured through a secure SSL encrypted browser session. You should always protect your login and password for Mobile Deposit as you would your login information for other online banking services. We also recommend that you utilize the security features provided on your mobile device, such as creating a password protected lock.

Are electronic copies of checks legal?

Yes, Check 21 legislation allows banks to exchange images of checks for collection instead of paper. In fact, the majority of checks in the U.S. are cleared electronically today.

Is there a cutoff time for Mobile Check Deposits?

All BS&L Mobile Check Deposits made before 5pm Eastern Time on a regular business day (Monday thru Friday) are processed and credited that evening and generally available on the next business day under the Bank's Funds Availability Policy.

Deposits processed after 5pm Eastern Time on a regular business day (Monday thru Friday) will be processed the following business day, with availability of funds on the business day following when the deposit is processed. Saturdays, Sundays and Federal holidays are not considered business days for processing purposes, even if the bank may be open on those days.

How are deposits made on the weekend handled?

Deposits made on Saturday, Sunday and Federal holidays are processed as if made on the next business day (i.e., Monday) following the weekend or holiday. Saturdays, Sundays and Federal holidays are not considered business days for processing purposes, even if the bank may be open on those days.

What types of items can I deposit using this service?

You can deposit most paper checks. The check must be made payable to the account owner or joint owner and must be properly endorsed with: [Payee Signature] For Mobile Deposit

only [Account # receiving deposit]. You cannot deposit foreign checks, bonds, 3rd party checks, returned or re-deposited items or rebate checks using this service.

Should I endorse my check if I use mobile check deposit?

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 follows: “[Payee Signature] For Mobile Deposit Only [Account # receiving deposit]”.



Can I deposit foreign checks (for example, from Canada) through mobile check deposit?

No, only checks drawn on U.S. Banks in U.S. dollars are accepted via BS&L Mobile Check Deposit.

How am I notified that my check deposit has been received and accepted?

You will receive a “Deposit Notification” via email or Text message, with a reference number for your deposit. *Note: It is important to make note of the reference number on the check as you will not see the deposit in your transaction history until the next business day.*

What is the best way to ensure that the check image passes the image quality check?

- Taking high-quality photos of your check is the best way to ensure that your check uploads successfully.
- Make sure there is good lighting where you take the photo of your check and make sure your camera lens is clean.
- Place the check on a dark surface.
- Make sure the check is clearly visible – no other objects or shadows interfere and all 4 corners of the check are evident.
- Be sure your camera has a chance to focus on the image, being too close can make the check image blurry.
- The signature on the check must not go into the encoded numbers on the bottom of the check.
- You will receive a message if the check image is not acceptable to be electronically deposited.

What do I do with the checks once I have deposited them electronically?

You should mark them as being electronically deposited (to prevent mistakenly depositing the check again) and store them securely for 30 days. After that, the check should be shredded and disposed of properly to prevent identity theft or misuse.

How can I add an additional account to my BS&L Mobile Check Deposit service?

In order to add an additional Checking or Savings account to your service, please log in to your BS&L Online Banking account from your computer and send a request to us using the Mail Message Center. Your request will be reviewed within one (1) business day. You may also contact Online Banking Support at (888) 806-6400 to make this request.