

CIBC US Digital Banking: Mobile deposit

You can conveniently deposit checks through your CIBC US Mobile Banking app.

Log in to your CIBC US Mobile Banking application Move Money There are two options to select from the CIBC EVERYDAY ACTIONS US mobile banking app to deposit a check: On the bottom of the main screen, tap either 1. Deposit, then tap Mobile Deposit 2. Move Money, then tap Mobile Deposit Mobile Deposit The first time you use this feature, you will see the Mobile Deposit Important information Important information Please endorse your check with "for Mobile deposit Review this information and tap OK only at CIBC Bank USA", along with signatures of all payees including business name(s) if applicable. A few helpful reminders: endorse the back of your check and be sure the images you submit are clear. Funds deposited through our Mobile Deposit service will not be available for immediate withdrawal. There are daily limits and restrictions on deposit transactions submitted via your device. For detailed information on your deposit, please refer to the:

CIBC Bank USA Digital Services Agreement (PDF).
We do not accept foreign checks for deposit through our Mobile Deposit service. If you wish to deposit these types of items, please visit one of our banking centers.
Deposits to Health Savings Accounts will be credited as a Current Year Contribution. Prior year contributions

must be made in a banking center.

Contact us at 877-448-6500 if you have any

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To take pictures of the front and back of your check, hold your device over the check and ensure the check fits entirely in the image window. Your device may ask you to allow permission to your device's camera which you will need to grant for the app to capture the picture.









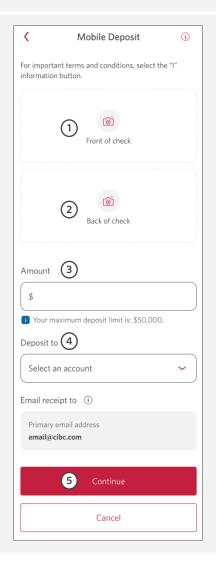
- 4
- 1. Tap Front of check and take picture of the front of the check
- 2. Tap Back of check and take a picture of the back of the check

Be sure sign your check and write: "for mobile deposit only at CIBC Bank USA"; before taking the picture

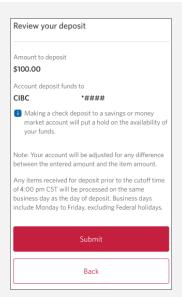
3. Enter the amount of the check

You will receive an error if the amount exceeds your deposit limit

- 4. Select the account the check should be deposited to
- 5. Tap Continue

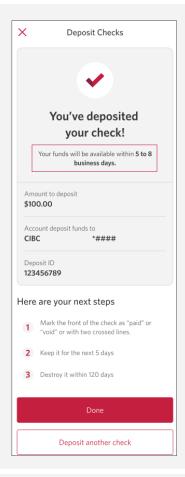


Review the information and tap Submit if it is correct



You will see a success message and receive an email confirming the details of the deposit

Note: Funds availability and hold periods differ with check type. Please make note of when your funds will be available on your success message.



- 7 You may receive two other types of messages:
 - 1. Review Needed: "We need to review your deposit. This process will take 1 to 2 business days, and an update on your deposit status will be sent to the email address you provided" or
 - 2. Declined: "Your check couldn't be deposited"