



CIBC US Digital Banking: Mobile deposit

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

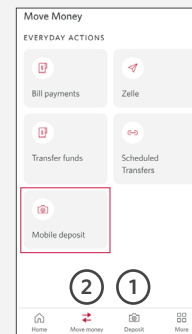
1 Log in to your CIBC US Mobile Banking application

2 There are two options to select from the CIBC US mobile banking app to deposit a check:

On the bottom of the main screen, tap either

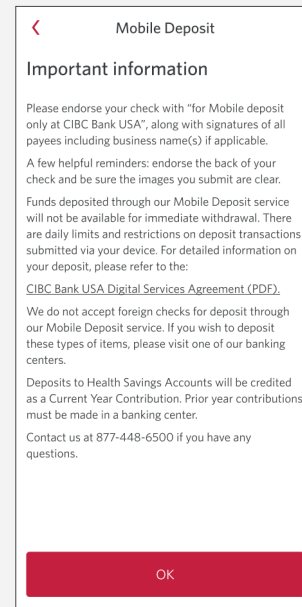
1. Deposit, then tap **Mobile Deposit**

2. Move Money, then tap **Mobile Deposit**

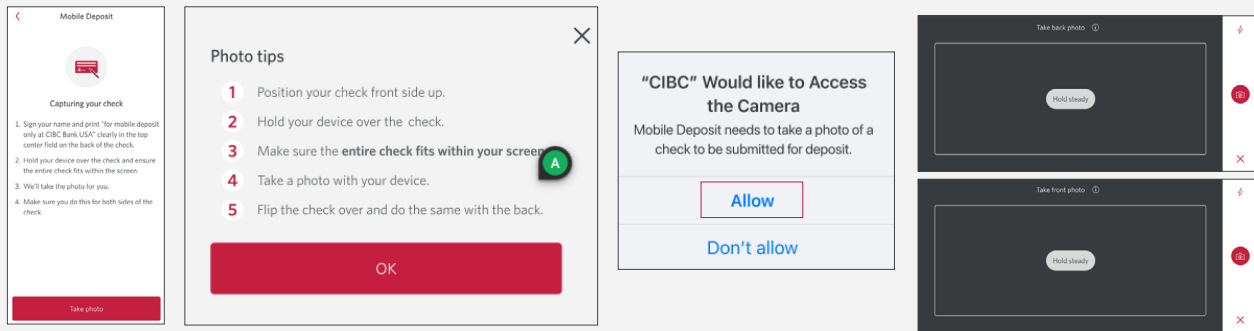


3 The first time you use this feature, you will see the Mobile Deposit Important information

Review this information and tap OK



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

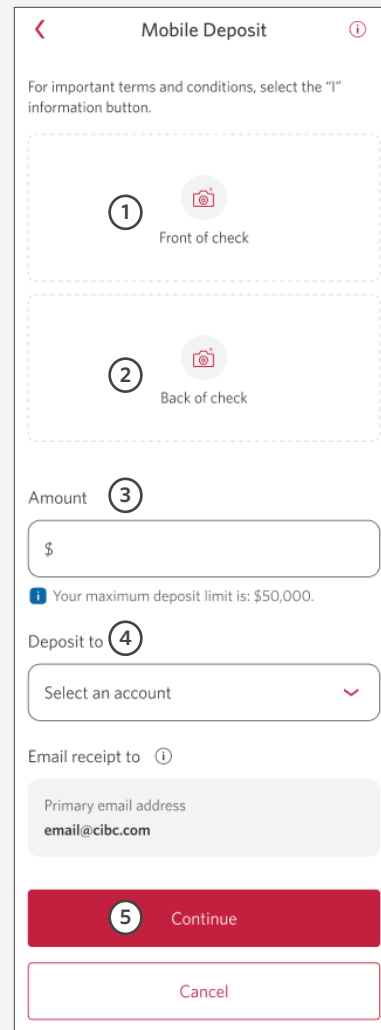
Be sure sign your check and write: "for mobile deposit only at CIBC Bank USA"; before taking the picture

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



- 5 Review the information and tap Submit if it is correct

Review your deposit

Amount to deposit
\$100.00

Account deposit funds to
CIBC *####

1 Making a check deposit to a savings or money market account will put a hold on the availability of your funds.

Note: Your account will be adjusted for any difference between the entered amount and the item amount.

Any items received for deposit prior to the cutoff time of 4:00 pm CST will be processed on the same business day as the day of deposit. Business days include Monday to Friday, excluding Federal holidays.

Submit

Back

- 6 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.

Deposit Checks

✓

You've deposited your check!

Your funds will be available within **5 to 8 business days.**

Amount to deposit
\$100.00

Account deposit funds to
CIBC *####

Deposit ID
123456789

Here are your next steps

- 1 Mark the front of the check as "paid" or "void" or with two crossed lines.
- 2 Keep it for the next 5 days
- 3 Destroy it within 120 days

Done

Deposit another check

- 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"