

## GRB Mobiliti including Mobile Deposit

Securely access your bank accounts from your mobile device to check balances, pay bills, transfer funds and deposit checks. With Mobile Deposit, you also have a safe and convenient way to deposit checks from almost anywhere using the camera on your smartphone.

**Download** TouchBanking from your App store



**Enter App Code:** "banksmart"  
Enter your Online Banking Username and Password

**Activate**

To register for TouchBanking and activate this app, enter your financial institution's App Code.

App Code:

Enter your online banking Username and tap Continue.

Username:

You can find the App Code in the mobile banking self-service section of online banking, or contact your financial institution to get it. Once this app is activated, you can manage your financial institutions from the More menu.

**Accept** the Mobiliti Terms & Conditions

**GRAND RIVER BANK**

**Terms & Conditions**

Thank you for using Grand River Bank Mobile Banking combined with your handheld's text messaging capabilities. Message & Data rates may apply. For help, text "HELP" to 99588. To cancel, text "STOP" to 99588 at anytime. In case of questions please contact customer service at 888-929-4723 or visit [www.grandriverbank.com](http://www.grandriverbank.com). Terms and Conditions Program: Grand River Bank offers their customers mobile access to their account information (e.g., for checking balances and last transactions) over SMS. Enrollment requires identification of the user's banking relationship as well as providing a mobile phone number. The mobile phone number verification is done by the user receiving an SMS message with a verification code which they will have to enter on the website. Additionally, customers may select the type of alerts and other preferences which will determine, together with their account data, the frequency of alerts delivered to the customer. This program will be ongoing. Message & Data rates may apply. Customers will be allowed to opt out of this program at any time. Questions: You can contact us at 888-929-4723, or send a text message with the word "HELP" to this number: 99588. We can answer any questions you have about the program. To stop the program: To stop the messages from coming to your phone, you can opt out of the program via SMS. Just send a text that says "STOP" to this number: 99588. You'll receive a one-time opt-out confirmation.

Mobiliti has been successfully downloaded

Account	Balance
CHK *1234	\$2,750.00
SAV *5678	\$5,000.00
Other *9876	\$100.00

**Transfer** money between accounts

**Transfer Money**

**Transfer From**

Personal Checking \*4030 \$2,742.32

**Transfer To**

Regular Savings \*7090 \$2,193.80

**Amount**

\$200.00

**Pay bills**

**Pmt Info**

**Pay To**

Cable TV

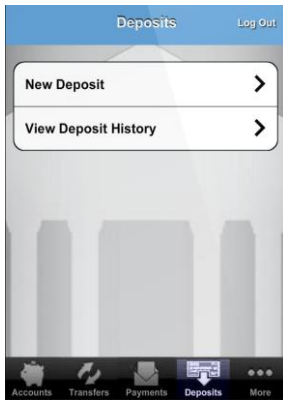
**Pay From**

Personal Checking \*4030 \$2,742.32

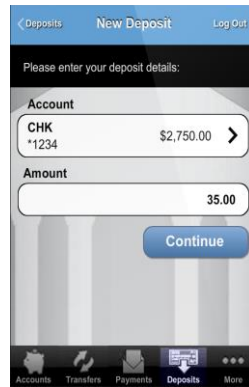
**Amount**

\$83.43

### Deposit a Check



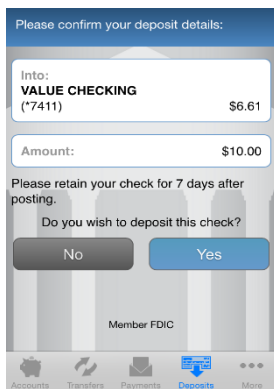
### Select deposit account and enter amount of the check



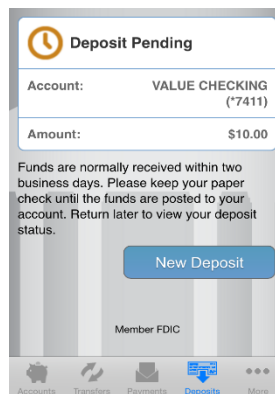
### Take a photo of the front and back of the check



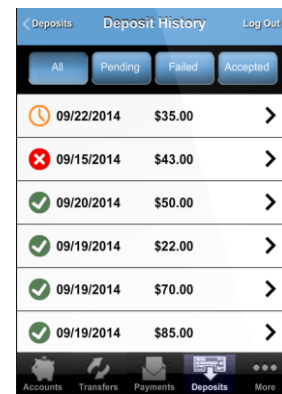
### Confirm your deposit



### Deposit Pending screen will appear



### View Deposit History



### **Things to know for Mobile Deposit:**

- GRB Online Banking authenticates users and manages user data
- Must be enrolled in GRB Mobiliti and use the TouchBanking App
- Endorse the back of your check
- When taking photos of the check:
  - Flatten folded or crumpled checks before taking photos
  - Keep the check within the view finder on the camera when capturing photos
  - Place check on a solid dark background with good lighting before taking photo
- If the check is too dark or too light, the image quality may be too poor for the software to accept
- The availability of funds may be dependent on amount of check
- The maximum daily deposit limit is \$2,500
- The cut off time for most same day deposits is 4:00 pm Eastern Standard Time
- The deposit will be in Pending status until accepted by Grand River Bank
- The status of your deposit is available on the TouchBanking App - Deposits tab
- When the check is accepted, write "Mobile Deposit" on the front of the check to reduce risk of accidentally re-depositing
- Shred your check 7 days after the deposit is accepted

For additional assistance, please contact Customer Service at 616.929.1600

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