

Mobile Deposit Terms and Conditions

All checks must be endorsed with your signature and the phrase “for deposit only”

All checks being scanned for deposit must be payable to you as the account owner(s) only.

Your check is not approved for deposit until you receive email confirmation from Owen County State Bank. Confirmations will be sent same day for deposits submitted by 3pm ET on a banking business day. Generally deposits are available on the first business day after the date of deposit and are not available for immediate withdrawal. Extended holds may apply.

Checks that have been confirmed as received and credited to your account should be destroyed and disposed of in a timely manner that should not exceed 30 days from the date of deposit. You agree to properly dispose of the check to ensure it is not represented for payment.