



Mobile Banking FAQ

Logging in and account security

What can I do with Sunwest Bank Mobile Banking?

Once you log in with your Online Banking username and password you can check balances, view history, transfer funds, deposit checks*, pay bills, send money using Popmoney, and find a nearby Branch or ATM.

How much does Sunwest Mobile Banking cost?

Sunwest Bank charges no fees to use or to access our apps. **

How is Sunwest Mobile Banking secure?

- Encryption masks sensitive information
- When you close your app, the session ends
- Only the last 4 digits of your account number are displayed

Is there a difference signing in using my mobile device versus my laptop or desktop?

Yes. Our mobile apps are custom-built and optimized for convenience on the go.

What apps are available?

Sunwest Bank has custom apps for Android, iPad, and iPhone.

Does my device support Sunwest Mobile Banking apps?

Currently, the following devices support the Sunwest Mobile Banking app:

- Android – Froyo 2.2 +
- iPad – iOS 5.0.01 +
- iPhone – iOS 4.1 +

How do I know I am downloading a legitimate app?

When downloading the Sunwest Mobile Banking app for your mobile device, ensure that Sunwest Bank is listed as the app publisher or seller.

Do I have to sign up to manage my account on the mobile apps or iPad app?

If you currently manage your account online, you can use the same username and password to sign in with a mobile device or tablet. If you have not set up online access, please [Click Here](#) to download our informational guide. You are then ready to manage your account(s) online or with a mobile or tablet device.

Making Deposits

What is mobile deposit?

With Sunwest Mobile Banking Deposit you can make a deposit directly into your eligible checking or savings account using the Sunwest Mobile Banking App on supported Apple and Android devices. Mobile Deposit lets you submit photos of the front and back

of your endorsed check. Your deposit is safe and you can save time with fewer trip to Sunwest Bank branches.

Who's eligible to use the Mobile Deposit service?

Sunwest Bank personal and sole proprietorship clients who maintain an eligible checking and savings account and that are enrolled on Online Banking.

How do I sign up for Mobile Deposit Banking?

Enrollment is subject to approval; please contact your Sunwest Branch to get mobile deposit added to your mobile banking app.

What are the fees for using mobile deposit?

There are no fees for using mobile deposit. The only fees you may incur are data fees from your mobile service provider.

How do I make a mobile deposit?

Once you are approved, sign on to your Sunwest Mobile Banking app then follow these simple steps:

1. Select the deposit tab.
2. Choose the account where you want to deposit your check.
3. Enter your check amount.
4. Take a picture of the front and back of your endorsed check with your mobile device.

For photos that work best, follow these guidelines:

- a. Please your check on a plain, well-lit surface

- b. Position your camera directly over the check (not at an angle)
 - c. Fit all four corners in the guides of your mobile device's camera screen
5. Submit your deposit.

You'll receive a confirmation message on your mobile device for each successful deposit.

What type of checks can I deposit?

You can deposit checks payable in U.S. dollars and drawn at any U.S. bank, including, personal, business, and government checks. They must be payable to, and endorsed by the account holder.

What are the cut-off times for deposits made with Mobile Deposit?

Mobile deposited funds are available on the next business day after the day of your deposit, unless a hold is applied.

For deposits made	Funds are generally available
Before 3:30 pm Pacific Time (business days)	On the next day after the day of your deposit
After 3:30 pm Pacific Time (business days)	On the 2nd business day after the day of your deposit
Non-business days	On the 2nd business day after the day of your deposit

For example, if you make a deposit before the cut-off time on a Monday funds are generally available on Tuesday. If you make a deposit after the cut-off time on a Friday, funds are typically available on the following Tuesday. Business days are Monday through Friday, excluding holidays.

How will I know if there's a problem with my mobile deposit after I submit it?

If a problem arises with your deposit, such as a returned check, we'll send an email alert to your primary email address on file.

How long should I keep my original check?

For your protection, keep the original check for at least 10 business days after completing your successful deposit. To keep track of your deposited checks, write the date you deposited it through mobile banking on the check itself (i.e. "Deposited via mobile 1/12/16"). When you are ready to discard it, mark it "VOID" and shred the check.

For help, concerns or more information:

Who do I contact?

Please call 714.730.4444 or email us at sbo@sunwestbank.com.

*Mobile deposit is subject to approval.

**Check with your wireless provider about carrier and web access charges.

