

# CornerStone **Mobile Banking** Questions and Answers



## **Is Mobile Banking free?**

Yes! The CornerStone Mobile Banking applications (apps) are free to download. Your mobile device carrier may apply the standard message and data rates.

## **Do I need to sign up for Mobile Banking?**

Our Mobile Banking applications are an extension of our Online Banking services. If you are currently a CornerStone Bank Personal online banking user, your access ID, security questions and password are the same in Mobile Banking. Should you not currently be enrolled in our Online Banking service, visit our website at [www.cornerstonebankva.com](http://www.cornerstonebankva.com) and enroll today. Business Online Banking customers will need to contact your CornerStone Customer Care Representative in order to sign up.

## **How do I access Mobile Banking?**

From your mobile device browser, log in to your Personal Online Banking account at [www.cornerstonebankva.com](http://www.cornerstonebankva.com) and follow the on-screen instructions OR visit your App/Google Play store and search key word CornerStone Bank VA. The Mobile Banking app is available on iPad, iPhone and Android devices. You can also download our application by using your SMS text feature. To do this you must log in to your Online Banking account on your computer and locate your Mobile Banking profile options. Follow the prompts and enter your mobile number.

## **Do I need a new username or password?**

No. Use the same Online Banking user ID and password. If you change your Online Banking password, the Mobile Banking password will automatically change as well.

## **Can I make a deposit with my mobile device?**

Yes! Using your device camera, a check can be deposited into your CornerStone account.

## **What type of checks can be deposited?**

Checks made payable to the account owner, that are drawn on a financial institution located in the United States and are payable in US currency may be deposited.

## **How should I endorse a check for Mobile Deposit?**

Checks must be endorsed "FOR CSB MOBILE DEPOSIT" on the back. It is recommended that you include a date of deposit as well. This will help you know the date you made the deposit and comply with the retention policy.

## **What do I do with the original check after a deposit?**

Original checks should be stored in a safe and secure environment for 30 days before shredding.

## **Using Mobile Deposit, am I limited to a number of checks or dollar amount that can be deposited?**

The daily dollar limit for Mobile Deposit is \$5,000. You may only deposit one check at a time, however you may make multiple deposits, provided the total does not exceed the \$5,000 daily limit.

## **When are funds available from a Mobile Deposit?**

Deposits "submitted" before 4 PM on any business day will generally be approved and available to you the same business day. Deposits submitted after 4 PM will be approved and available the next business day.

## **How do I know if my deposit was approved?**

Mobile Deposits will show in a submitted/pending status until approved by the bank. Once approved the status will move to "Accepted". If your deposit is rejected it will appear as "Failed".

## **What if I lose my mobile device?**

You can deactivate the device by:

1. Logging into your Personal Online Banking profile and deleting the device.
2. Emailing us at [help@csbva.com](mailto:help@csbva.com).
3. Calling us at 540-463-2222.

◆ **CornerStone** *Cares* ◆

[www.cornerstonebankva.com](http://www.cornerstonebankva.com)



# CornerStone Mobile Banking

## Features and Options



| Features                            | Mobile App                   |                   | Mobile Web        | Text Banking                            |
|-------------------------------------|------------------------------|-------------------|-------------------|---|
|                                     | Smartphone<br>iPhone/Android | Tablet or<br>iPad | Mobile<br>browser | Mobile device<br>with text<br>messaging |
| View Account Balances               | ✓                            | ✓                 | ✓                 | ✓                                       |
| View Transaction History            | ✓                            | ✓                 | ✓                 | ✓                                       |
| Transfer Funds Between Accounts     | ✓                            | ✓                 | ✓                 |   |
| Deposit Checks with Mobile Deposit  | ✓                            | ✓                 |                   |   |
| Pay Bills with Mobile Bill Pay      | ✓                            | ✓                 | ✓                 |   |
| Send Money to Anyone with Popmoney® | ✓                            | ✓                 | ✓                 |   |
| Receive Account Alerts              | ✓                            | ✓                 | ✓                 | ✓                                       |
| Locate a Nearby Branch or ATM       | ✓                            | ✓                 | ✓                 | ✓                                       |
| Multi User Log In                   | ✓                            | ✓                 |                   |   |

### Mobile Banking Advantages

Mobile Banking is available 24 hours a day, 7 days a week on phones and tablets. You have access to important account information and functions - day or night - whether you are at home, at work or traveling.

### Security

Mobile App Banking and Mobile Browser Banking are secure.

- Password required each time you log in.
- Uses the same multiple layers of security as Online Banking.

#### Text Banking security

- Displays account nicknames that you set, not account numbers.
- No personal information is sent or displayed.

### Enrollment

#### Download our Mobile App

Search for CornerStoneBankVA in the Apple App Store or on Google Play, and download it to your mobile device.

- Launch app and log in with the same user ID and password you use for Online Banking.

#### Mobile Browser Banking

Point the web browser on your mobile device to [www.cornerstonebankva.com](http://www.cornerstonebankva.com). Log in using your same Online Banking credentials.

#### Text Banking

Log in to Online Banking to enroll for Text Banking. Once activated, you will receive a text message with instructions on how to get started.