



Online Banking Mobile Deposit Guide

Getting Started

Welcome to Mobile Deposit with Montecito Bank & Trust! Whether at home or in the office, from a mobile phone or tablet, we strive to make your Mobile Banking experience easy and convenient. Each section of this guide provides an overview and steps to help you through the mobile deposit process.

You must have a registered MB&T Online Banking account and have downloaded the MB&T Mobile App before being able to use this guide. You can download the app via montecito.bank/personal/digital-banking. If you need help with any of our other digital services, you may visit montecito.bank/personal/digital-banking/videos-and-guides for more helpful guides.

For additional support using Mobile Deposit, please contact our Service Center and one of our associates will be happy to assist you.

Service Center

Monday – Friday • 7:00 AM – 6:00 PM

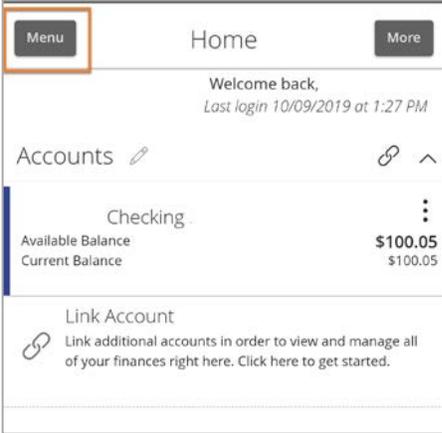
(805) 963-7511

Mobile Deposit

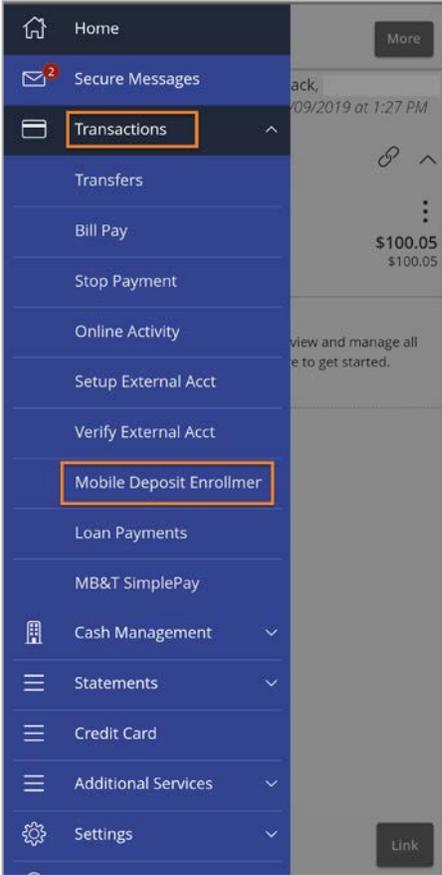
Complete these steps to deposit check in minutes!

Enroll in Mobile Deposit

- 1. Open the **MB&T Mobile App** on your mobile device and log in to get started.
- 2. Navigate to the **Menu** button in the upper left hand corner.

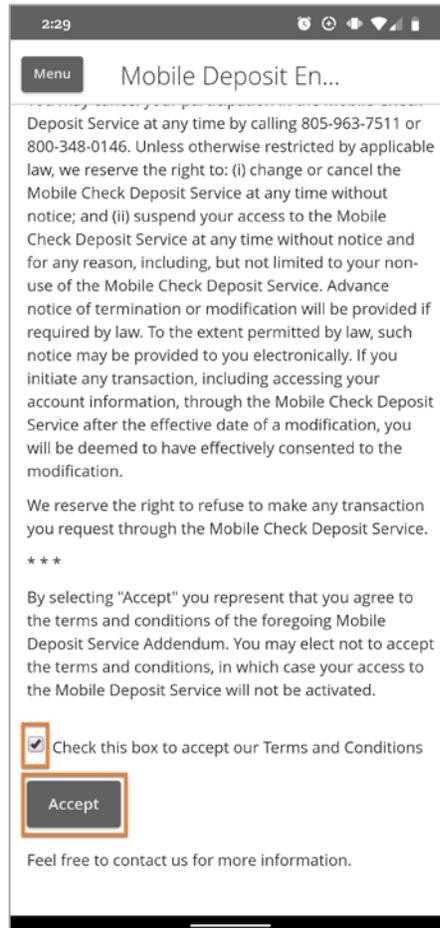


- 3. Select **Transactions**, then **Mobile Deposit Enrollment**.

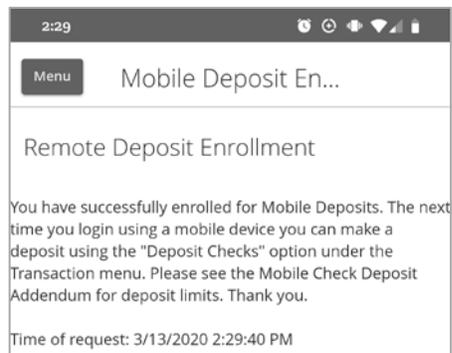


- 4. Accept the Mobile Deposit Enrollment Terms and Conditions by **checking** the checkbox and

selecting **Accept**.



5. A confirmation screen will appear. You are now enrolled in Mobile Deposit!



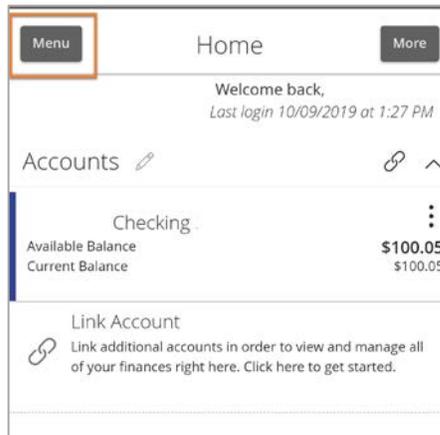
Note: You will now need to log out and log back in to initiate a mobile deposit.

To Make a Mobile Deposit

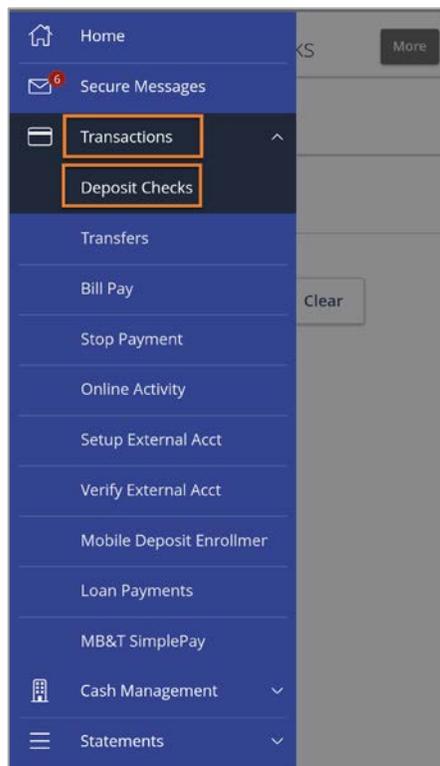


Note: You must deposit your check by 5:00 pm PST for same-day delivery.

1. Open the **MB&T Mobile App** on your mobile device and log in to get started.
2. Navigate to the **Menu** button in the upper left hand corner.

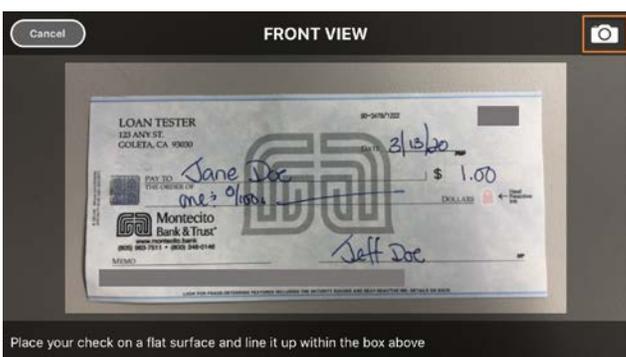


3. Select **Transactions**, then **Deposit Checks**.



- Select the **To Account** you would like the funds deposited into and the dollar **Amount** of the check. Now select **Capture Image**.

- Take a picture of the front and back of your check by selecting the camera icon in the upper right corner. Select **Submit Deposit** when you have taken both photos.



- A confirmation page will appear. You will also receive a confirmation email from online@montecito.bank for your records.

