

ML DIGITAL CAPABILITIES – MOBILE CHECK DEPOSIT

At Merrill Lynch, we are committed to providing the best service possible, in every aspect of your relationship with us. And as more and more clients choose to use digital technology to stay connected, securely managing personal information and finances becomes easier and more convenient than ever before.

The Mobile Check Deposits feature can be found on the MyMerrill mobile app. Using the camera on your mobile device you can securely and conveniently deposit checks anytime and anywhere into eligible Merrill Lynch investment accounts.

The mobile check deposit feature is also available for all Bank of America checking and savings accounts as well, using the Bank of America mobile app. Once you log into the MyMerrill mobile app:

- Tap on the more icon, and
- ...select check deposit.
- Take a picture of both sides of the check.
- And remember to sign the back.
- Enter the amount & select the account.
- Verify the deposit, and tap submit to process.

Once the deposit information is successfully transmitted, a confirmation notice will appear on the screen. For your security, check images are never stored on your device.

Keep in mind that you may check the status of your deposit at any time by returning to the app, selecting “check deposit” and then “view status.” This information will be available for at least 90 days. Deposits made after 7:30 p.m. Eastern Time will be processed on the next business day. It may take up to eight days before you can invest or withdraw the funds in accordance with deposit standards. The check should be kept for 14 days to ensure the issuer has honored the payment.

It’s easy to download the free MyMerrill app. Visit your App store today and simply type in “MyMerrill” and look for this icon. Try it today!

Mobile check deposit provides you a secure and convenient deposit option with 24-7 access when and where you need it. It’s all part of our commitment to you, and to improving your experience through every interaction.