

# FNB MOBILE DEPOSIT - FAQs

FNB Mobile Deposit enables you to deposit checks quickly and easily with your smart phone or mobile device using the FNB Mobile App.

## How do I know if I am eligible for FNB Mobile Deposit?

### You are eligible for mobile deposit if:

- you are 18 years or older. (Account holder 16-17 years old may be eligible for this service with parent or guardian consent for online banking services.)
- you are a Farmers National Bank customer for at least 90 days.
- all your checking and savings accounts have been in good standing.
- you are enrolled in FNB Online Banking and have downloaded the FNB Mobile App to your device.
- you read and accept the FNB Mobile Deposit User Agreement before depositing your first check.

## How do I enroll?

- Enroll in Mobile Banking through your FNB Online Banking under the 'Mobile' tab.
- Install or update our FNB mobile app and log-in using your FNB Online Banking User ID and Password. The FNB Mobile App is available for iPhone and Android users.
- Select 'Mobile Deposit' from the fly-out menu in the upper left corner of your screen.
- You will be asked some basic information to enroll.
- Use an email address that you check often, as mobile deposit notification will be sent to the email you provide.
- The service will be unavailable until the Bank has accepted your enrollment.
- You will receive an email within one business day that your enrollment has been accepted.

## When can I use mobile deposit?

- You can submit mobile deposits 24 hours a day, 7 days a week including weekends and holidays.

## What does it cost to use FNB Mobile Deposit?

- Farmers National Bank does not charge for this service. Your mobile provider may charge for airtime, roaming, data usage, minutes, etc.; check with your service provider for details on specific fees and charges that may apply.

## When will the funds I deposited be available?

- Funds from FNB Mobile Deposit accepted before 5:00 p.m. (CT) - Monday through Friday may be available the next business day. Business days exclude weekends and federal holidays.
- We will notify you if we delay your ability to withdraw funds for any reason and we will tell you when the funds will be available. Do not dispose your check, attempt to process at an ATM, one of our banking centers or at another financial institution. You should retain your check for at least 30 days after the deposit has been posted to your account and then destroy it.

## What are the limits for FNB Mobile Deposit?

- Daily Count - 10 Checks
- Daily Amount - \$2,500.00
- Monthly Count - 50 checks
- Monthly Amount - \$10,000.00

You can only submit one check at a time for deposit. If you would like to request a higher limit, please call or stop in any of our three locations to see if you are eligible.

## What can/cannot be deposited using FNB Mobile Deposit?

- Checks made payable to the account owner that have been properly endorsed can be deposited.
- Items that CANNOT be deposited include but are not limited to; 3<sup>rd</sup> party checks, foreign checks, rebate checks, government checks, travelers' checks, savings bonds, money orders, checks dated more than six months prior to the date of deposit and joint checks. Joint checks may only be deposited into an account in the name of all payees. Please refer to the FNB Mobile Deposit User Agreement for a complete list of checks that CANNOT be deposited using the service.

## How do I make a deposit with FNB Mobile Deposit?

- Endorse the back of your check according to how the check is made payable AND write "For Mobile Deposit Only."
- Choose an account and enter the amount of your check.
- Take a picture of the front and back of your check.
- Click on the 'Submit' button.
- You will receive an email message once your image is received.



## Helpful Tips

- Don't forget to sign the check according to how the check is payable AND write "For Mobile Deposit Only."
- Keep hands and objects clear of the check when taking the pictures.
- For best results, lay the check on a flat, dark surface with moderate light.
- Keep the phone flat and steady above the check when taking the photo.
- To avoid a deposit error, make sure the check is not folded or torn.
- Make sure all four corners of the check are visible in the picture.
- Make sure the amount entered in the FNB Mobile App matches the amount on the check.
- Once your deposit has been posted, securely store your check for 30 days and then destroy it.

## Do I need to sign the back of my check?

- Yes. Sign the back of your check AND write "For Mobile Deposit Only." Your check deposit will not be accepted without proper endorsement.

## What do I do with the check once I have deposited through FNB Mobile Deposit?

- You should retain the check for 30 days after the deposit has been posted to your account and then destroy it.

## What if I accidentally deposit the same check twice?

- A check can only be accepted for deposit one time. FNB Mobile Deposit has a built-in duplicate detection that alerts you if you attempt to deposit the same item twice.

## Why am I unable to deposit my check?

There are a few reasons why checks may not be able to be deposited.

- Folded or torn corners
- Image of the check is too light or too dark
- Amount entered does not match the amount read by the scanning software
- Routing and account numbers are unclear
- No camera on device

If you are unable to deposit through FNB Mobile Deposit, please bring the item in to any of our locations.

## How do I change my email address for FNB Mobile Deposit email notifications?

- Log into FNB Online Banking from your computer and update your email address.

## Is FNB Mobile Deposit Safe?

- Check deposits made through FNB Mobile Deposit App are protected according to the highest financial industry standards. Security features include: password protection, internet firewalls and encryption. Check images and other private information are not stored within the Mobile App or on your phone. Making a deposit with FNB Mobile Banking is as safe as using Online Banking.

## Need Help?

- During business hours, call (815) 537-2348 or stop in any of our three locations.
- A Bill Pay Support line (888) 221-0165 and Live Chat are also available.
- Check out videos and interactive demos on our website under Online & Mobile Banking.

*FNB Mobile Deposit is subject to eligibility. Deposits are subject to verification. Regular account charges apply. Deposit limits and other restrictions apply. Access to the FNB Mobile App and Mobile Deposit require an Online Banking User ID and User Password. See the FNB Mobile Deposit User Agreement for the Funds Availability Policy.*