

FNB MOBILE DEPOSIT

HOW TO AND TIPS

Mobile deposit will only work if you have our FNB Mobile App. Enroll through your online banking, then download our app.



How to apply for Mobile Deposit
using your phone or tablet equipped with the FNB Mobile App:

Mobile Deposit

User Registration

First Name
Enter First Name

Last Name
Enter Last Name

Email
Enter Email

Confirmed Email
Re-enter Email

Continue

1. Select **Mobile Deposit**.
2. Complete the registration information, and then select **Continue**.
3. Select the desired accounts, select **Done**.
4. Select **OK** on the *Registration Submitted* screen.

Mobile Deposit

Select Accounts

REG CKG 0001

Submit

Select the account(s) by tapping on the account name.

Mobile Deposit

Select Accounts

REG CKG 0001

Submit

A blue check mark will show which accounts you have selected to use for FNB Mobile Deposit.

Submit

Mobile Deposit

Registration Status

Mobile Deposit is currently unavailable. If you have just enrolled for Mobile Deposit you will receive an email once your enrollment has been processed. For further assistance please contact FARMERS NATIONAL BANK at (815) 537-2348. Thank you!

OK

The **Registration Status** screen appears.

The service will be unavailable until the enrollment has been reviewed and accepted.

OK

Terms and Conditions

MOBILE BANKING SERVICE AGREEMENT
The FNB Mobile Banking Service ("Mobile Banking Service" or "Service") is provided to you by Farmers National Bank ("Bank," "we," and "us"). This Mobile Banking Service Agreement ("Agreement") sets forth the terms and conditions for use of the Mobile Banking Service. By clicking the "I Agree" button below, you agree to all the terms, conditions, and notices contained or referenced in this Agreement. You must enroll in the Online Banking Service and execute the Online Banking Agreement before you can enroll in the Mobile Banking Service. The Online Banking Agreement is hereby incorporated by reference and is made a part of this Agreement. Access to and use of the Mobile Banking Service is subject to all applicable federal, state, and local laws and regulations.

1. DESCRIPTION OF THE MOBILE BANKING SERVICE.
Unless your cellular phone is limited to texting, Mobile Banking Service refers generally to any service allowing an existing Bank customer to access and view

I have read and agree to the terms of service.

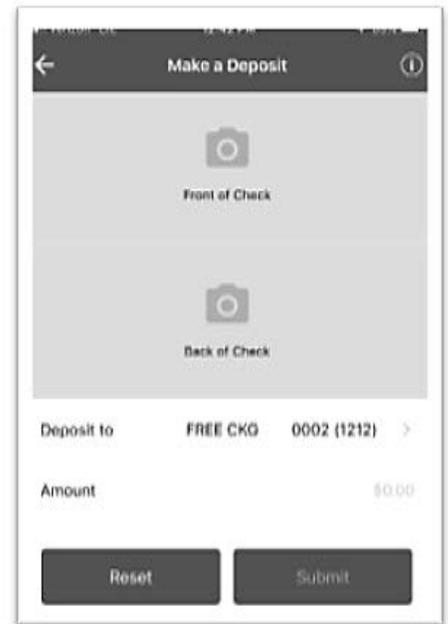
Cancel Continue

An email will be sent once the enrollment has been accepted. Once you receive the email you are enabled, the **Terms and Conditions** appear. Read the **Terms and Conditions** and then agree by selecting *I have read and agree to the terms of service* and select **Continue**.



How to deposit a check with Mobile Deposit:

1. Endorse your check according to how it is made payable **AND** write **'For Mobile Deposit Only.'**
2. Select **'Mobile Deposit'**
3. Select the **'+'** icon on your screen
4. Select **'Check Front,'** and then follow the auto-capture criteria details for the mobile device's camera to take a picture of the front of the check.
5. Select **'Back of Check'** and then follow the auto-capture criteria details for the mobile device's camera to take a picture of the back of the check.
6. Select **'Deposit To'** and choose the account for the deposit.
7. Enter the **Amount.**
8. Select **'Submit'** to deposit the check into the account.



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.

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.



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