

# FNB Mobile Deposit

## *Frequently Asked Questions*

### **What is FNB Mobile Deposit?**

- FNB Mobile Deposit enables you to deposit checks quickly and easily with your smart phone or tablet using the FNB Mobile App. You can submit mobile deposits 24 hours a day, 7 days a week including weekends and holidays.

### **How do I know if I'm eligible for FNB Mobile Deposit?**

You are eligible for Mobile Deposit if:

- You are 18 years or older. (*Account holders 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.
- You are a checking or savings account holder in good standing.
- All Checking and Savings accounts are eligible.
- You are enrolled in FNB Online Banking and have downloaded the FNB Mobile App to your mobile device.
- You read and accept the FNB Mobile Deposit User Agreement before depositing your first check.

### **How do I enroll?**

- 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 phone.
- You will be asked some basic information to enroll.
- 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.

### **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

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

- There is No Charge for this service.

### **Are there any other fees related to using FNB Mobile Deposit?**

- Your mobile provider may charge for airtime, roaming, data usage, and minutes. Check with your service provider for details on specific fees and charges that may apply.

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

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

### **What can be deposited using FNB Mobile Deposit?**

- Checks made payable to the account owner that has been properly endorsed can be deposited. Please refer to the FNB Mobile Deposit User Agreement for a complete list of checks that CANNOT be deposited using the service.

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
- Joint Checks\*

*\*Joint checks may only be deposited into an account in the name of all payees.*

*\*Checks dated more than six (6) months prior to the date of deposit.*

**What email address should I provide for FNB Mobile Deposit?**

- It is recommended that you use an email address that you check often, as all mobile deposit notifications will be sent to the email you provide during enrollment.
- Please note: The email you provide during enrollment will update any email addresses you have previously given FNB for communication.

**What is the limit for the number of checks and dollar amount of deposits?**

- You can only submit one check image at a time for deposit. Each customer is set up with a default limit. The total dollar amount of eligible items that can be transmitted to us is limited to the default dollar limit. If you would like to request a higher limit please stop in to any one of our 3 locations for details.

**How do I know that my deposit was accepted?**

- You will receive an email notification immediately that your deposit was received.

**What if I have a check that is more than my daily limit?**

- FNB Mobile Deposit will deny your deposit. Please visit Farmers National Bank to make your deposit and ask if you qualify to have your limit raised.

**How do I make a deposit to FNB Mobile Deposit?**

- Endorse the back of your check according to how the check is made payable.
- Sign the back of your check with “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.
- Submit the check for deposit.

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

- Yes, please sign the back of your check and endorse with “For Mobile Deposit Only.” Your deposit will not be accepted without the proper endorsement.

**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 an item twice.

**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.

**When will the funds I deposited be available?**

- Funds from FNB Mobile Deposit accepted before 6:00 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 of your check or attempt to process at an ATM, at one of our banking centers, or at another financial institution. You should retain the check for at least 30 days after the deposit has been posted to your account and then destroy it.

**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

**What do I do if the deposit will not process?**

- There may be instances when the application will not recognize your item for deposit. If that occurs and you are unable to complete a deposit using the FNB Mobile App, please bring the item to one of our 3 locations.

**What do I do if FNB Mobile Deposit is not available to me?**

- In the event that you are unable to access FNB Mobile Deposit, you can still deposit the check at any of our locations.

**Do you have any helpful tips for FNB Mobile Deposit?**

- Be sure to sign the back of your check and endorse your check with “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.

**Is FNB Mobile Deposit safe?**

- Check deposits made through the FNB Mobile Deposit App is 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.

*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.*

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