

## Mobile Deposit FAQs

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### Who is eligible for Mobile Deposit Capture?

Mobile Banking users who have a qualified Checking, Savings, or Money Market account are eligible for the Mobile Deposit Capture service, excluding Health Savings Accounts and IRA's.

### What if an eligible account is not listed in Mobile Deposit Capture?

The user can determine which of your eligible accounts will be enrolled in Mobile Deposit Capture. If you believe you have an eligible account that has not been enabled, please call a personal banker at 217-935-2148 for assistance.

### What types of checks can I deposit with Mobile Deposit Capture?

Only checks drawn on institutions located in the United States can be processed through Mobile Deposit Capture. We are unable to accept checks made payable to any person or entity other than you, Money Orders or Travelers Checks through Mobile Deposit Capture.

### Are there any types of deposit accounts that First National Bank and Trust Company offers that I am not authorized to make mobile deposits?

You are not permitted to make mobile deposits to Health Savings Accounts or IRA Money Market Accounts.

### Are there any limits on the dollar amount of deposits I can submit?

Yes. You may not deposit more than \$5,000 per check and not more than \$10,000 per day. Any items presented in excess of the limits will be returned at our discretion.

### Are there fees associated with using Mobile Deposit Capture?

No. Not at this time.

### Do I photograph both the front and the back of my check?

Yes. During the deposit process, you will be required to photograph the front and back of your check.

### How do I endorse my check for Mobile Deposit Capture?

You should sign your check with the following endorsement:

- ◆ Payee's Signature (Your Name)
- ◆ For Mobile Deposit Only - FNB&T

### How will I know if First National Bank and Trust Company received my deposit?

A message is displayed within the Mobile Banking app when your deposit has been successfully submitted. Please note, this does not mean the deposit has been approved.

### How will I know when First National Bank and Trust Company processes my deposit?

The deposit will post to your account as a "Mobile Deposit".

### Is there a cut-off time to make my deposit?

If you make a deposit with Mobile Deposit Capture before 3:00 p.m. (CST) on a business day, we will consider that day to be the day of your deposit. However, if you make a deposit with Mobile Deposit Capture after 3:00 p.m. (CST), on a weekend or federally observed holiday, we will consider that the deposit was made on the next business day and will normally post to your account within 2 business days.

### When will my deposit post to my account?

Deposits made prior to 3:00 p.m. (CST) most often will be posted by 7:00 p.m. when nightly processing has occurred.



### **When will a deposit made through Mobile Deposit Capture show in my balance?**

On the day the deposit is approved.

### **Can I photograph more than one check at a time?**

You can photograph multiple checks in the same mobile banking session; however you may only photograph one check per deposit.

### **What if the check image I photographed is bad?**

You have the option to retake photographs of the check before submitting or you may cancel the deposit. If you are unable to photograph a clear image, please deposit your check at one of our Branch locations, ATMs or mail your deposit to FNBT for processing.

### **Do I destroy my check after I photograph the deposit?**

No. Once the deposit has been approved by FNBT, mark on the face of the check "electronically deposited on xx/xx/xxxx" and keep the check for at least 5 business days to ensure it posts to your account. After 5 business days, securely destroy the check. Do not VOID the check after submittal in the event the deposit is not approved and needs to be re-submitted.

### **Can I make my opening account deposit through Mobile Deposit Capture?**

No, at this time Mobile Deposit Capture cannot be used to initially fund a new account.

### **What if I submitted a deposit for the wrong amount? Do I need to resubmit the deposit?**

Yes, if you enter the wrong amount the deposit will fail and you will need to do a new deposit with the correct amount indicated.

### **What if I submit the same deposit twice in error?**

If the same deposit is submitted twice, it will be identified and stopped by FNBT. Should this occur, you will receive a declined deposit notification for the second deposit received through the Mobile Deposit Capture service.

### **A check I submitted was returned, can I resubmit it?**

No. If a check is returned, you may not re-deposit the check through Mobile Deposit Capture. Please visit one of our branches to deposit your check.

### **If I need additional information on Mobile Deposit Capture, who can I call?**

For additional assistance, please call a personal banker at 217-935-2148. You may also visit our Online Education Center at [www.firstnbt.com](http://www.firstnbt.com) and view the Mobile Deposit Capture Tutorial.

### **Do I need a certain type of mobile phone to use Mobile Deposit Capture?**

Most Apple and Android smart mobile phones are compatible with our mobile app. Please contact a personal banker if you have questions on compatibility at 217-935-2148.

### **What type of internet connectivity do I need?**

Mobile devices must have an appropriate data plan that allows the transmission of data over the internet.

### **What steps have been taken for security?**

In addition to login password, we use multiple security layers, including advanced encryption. For added security, passwords and actual check deposit records or images are not stored on the mobile device. Additional ways to ensure security:

- ◆ Protect your password
- ◆ Don't keep your password in a location accessible to others
- ◆ Don't allow others to perform transactions for you
- ◆ Periodically change your password by logging in to FNBT Online
- ◆ Notify us if password security has been breached.

### **The processing time to upload a check is very slow. What may cause this?**

The processing from your device to FNBT and back is not controlled by FNBT. This is dependent upon your device, carrier, memory on the device, and current connection that you have. Please try to improve one or more of these elements before uploading another deposit.

### **I keep receiving a blurry image error message when attempting to submit the deposit. What might the issue be?**

Taking high-quality photos of the check is the best way to make Mobile Deposit Capture quick and easy. Here are some hints to keep in mind:

- ◆ Good Lighting
- ◆ Dark background
- ◆ Only check visible, no other objects or edges
- ◆ No shadows across the check
- ◆ Check needs to be entirely in the frame
- ◆ Focus is important! Being too close can make the image blurry

### **Do I need to fill out a deposit ticket and take a photo of it and submit?**

No, the software creates an electronic image for the deposit ticket

### **Will the image of the deposit appear on my statement?**

Yes, the image of the electronic credit will appear on the statement, listing the date, online user ID, account number and amount of the deposit.

For further assistance, please contact a personal banker at 217-935-2148 or visit our Online Education Center at [www.firstnbt.com](http://www.firstnbt.com) and view the Mobile Deposit Capture tutorial.