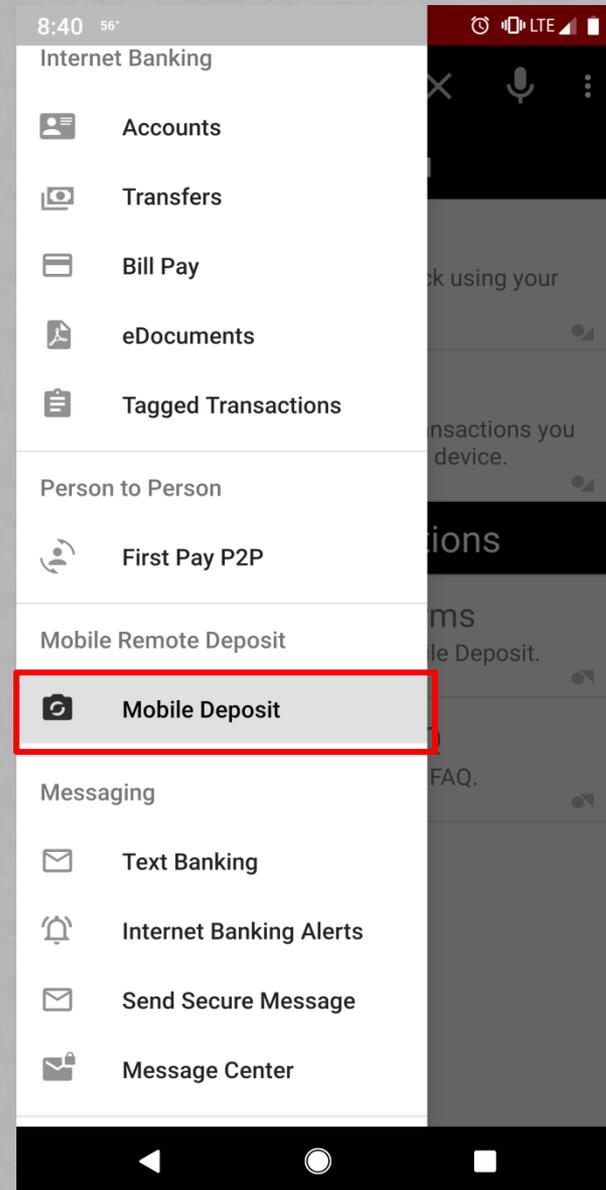


MOBILE DEPOSIT

MOBILE DEPOSIT

- Mobile Deposit is a mobile application that allows you to make a deposit by taking a picture of the front and back of the check with your mobile device. This application is currently available on Apple and Android devices from the First Bank & Trust Co. Mobile App.
- Provided Free of Charge
- Users must enroll and meet bank qualifications to be approved.
- Can be made into any Checking, Savings, or Money Market account with First Bank & Trust Co. to which you are an owner.

From your Internet Banking Side Menu you will click on the Mobile Deposit tab.



QUALIFICATIONS FOR ENROLLMENT APPROVAL

- Banking history for at least 6 months.
- Monthly deposits and no returned items.
- No overdraft charges in the last 6 months.

Can be revoked due to poor account performance

Customer will be prompted to enroll in the service the first time they click the tab.

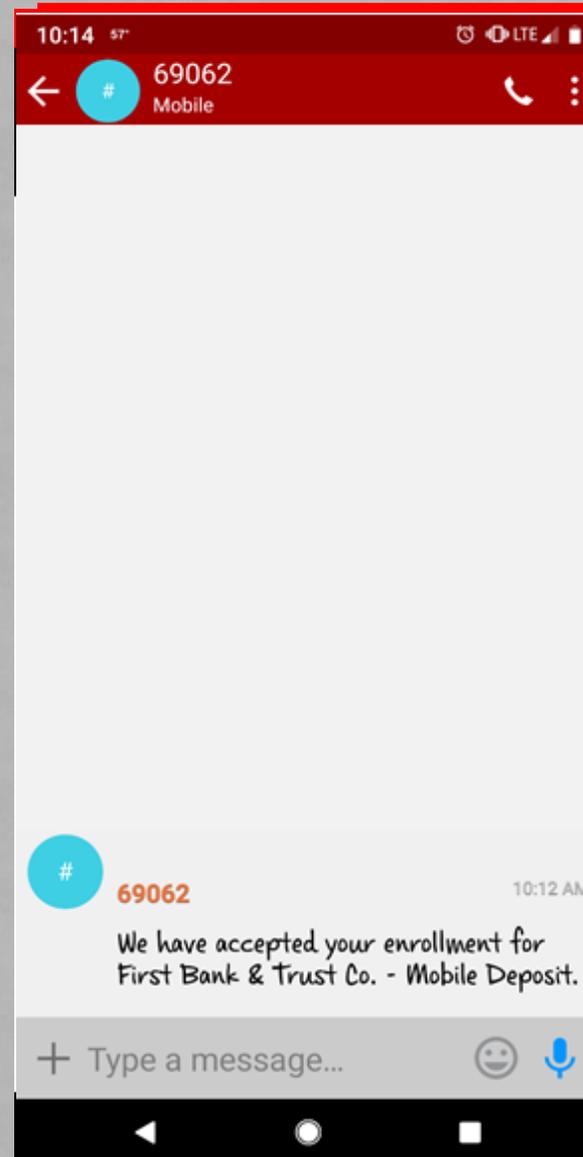
They will enter first and last name, email address, and mobile phone number then click Enroll.

Click I Agree.

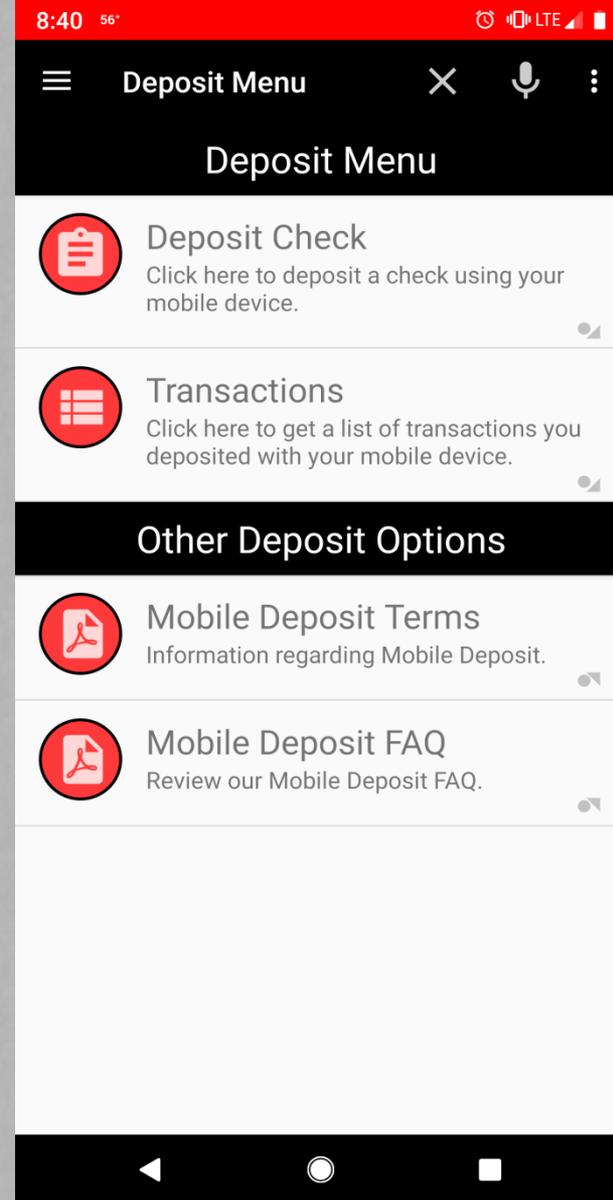
Their Mobile Deposit enrollment will be submitted.

Until enrollment is approved or denied they will see pending enrollment.

Once the enrollment has been decided a text will be received stating whether the service has been approved or denied.



**From within
your Mobile
Deposit menu
you have
multiple
options.**



QUALIFICATIONS FOR DEPOSITING

- DAILY LIMIT OF \$2,500.00
- 30 DAY ROLLING LIMIT OF \$10,000.00
- 6:00PM CUT OFF
- SCANNED CHECKS MUST BE KEPT FOR 60 DAYS
- APPROVAL MESSAGES SENT VIA TEXT
- CHECKS MUST BE PAYABLE TO ACCOUNT OWNER
- MUST BE ENDORSED WITH SIGNATURE AND “FOR MOBILE DEPOSIT ONLY”
- FUNDS SUBJECT TO AVAILABILITY

ITEMS THAT CANNOT BE DEPOSITED

- 3RD PARTY CHECKS
- FOREIGN CHECKS
- BONDS
- RETURNED OR RE-DEPOSITED ITEMS
- REBATE CHECKS
- MONEY ORDERS
- CHECKS REQUIRING TWO SIGNATURES

Once your enrollment has been approved you are able to submit deposits that have been properly endorsed.

8:40 56°

Submit Deposit

Endorsement Reminder

Remember to endorse your item with your signature and "For Mobile Deposit Only" or it may be rejected.

Check Information

Account
CHECKING

Amount

Check Images

Take Pictures

Front of Check

The screenshot shows a mobile banking application interface. At the top, the status bar displays the time as 8:40 and the temperature as 56°. The app's title bar is red and contains a back arrow, the text "Submit Deposit", a close icon (X), a microphone icon, and a menu icon (three dots). Below the title bar is a black header with the text "Endorsement Reminder". The main content area has a white background and contains a reminder message: "Remember to endorse your item with your signature and 'For Mobile Deposit Only' or it may be rejected." This message is circled in red. Below the reminder is another black header with the text "Check Information". Underneath, there is a form with a label "Account" and a dropdown menu showing "CHECKING". Below that is a label "Amount" followed by a horizontal input line. Further down is another black header with the text "Check Images". Below this is a section titled "Take Pictures" which contains a large camera icon placeholder. At the bottom of this section, the text "Front of Check" is visible above another camera icon placeholder. The bottom of the screen shows the standard Android navigation bar with a back arrow, a home circle, and a recent apps square.

- You select the account to which you want to deposit.
- Key in deposit amount.
- Capture an image of the front and back of the check.
- Click to submit the deposit.
- Click I Agree.
- Deposit has been uploaded for processing.
- Until deposit has been decided it will show as pending.
- A confirmation text will be received when deposit has been decided.

10:18 57% LTE

Submit Deposit

Endorsement Reminder

Remember to endorse your item with your signature and "For Mobile Deposit Only" or it may be rejected.

Check Information

Account
1ST FREE 0001

Amount
An amount is required.

Check Images

Take Pictures



Front of Check

10:27 57% LTE

69062 Mobile

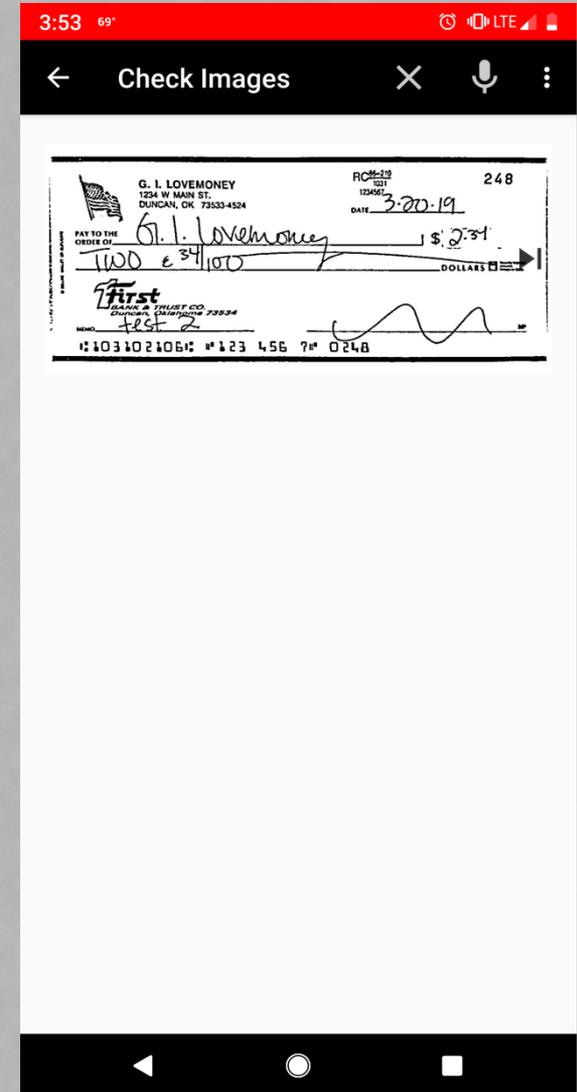
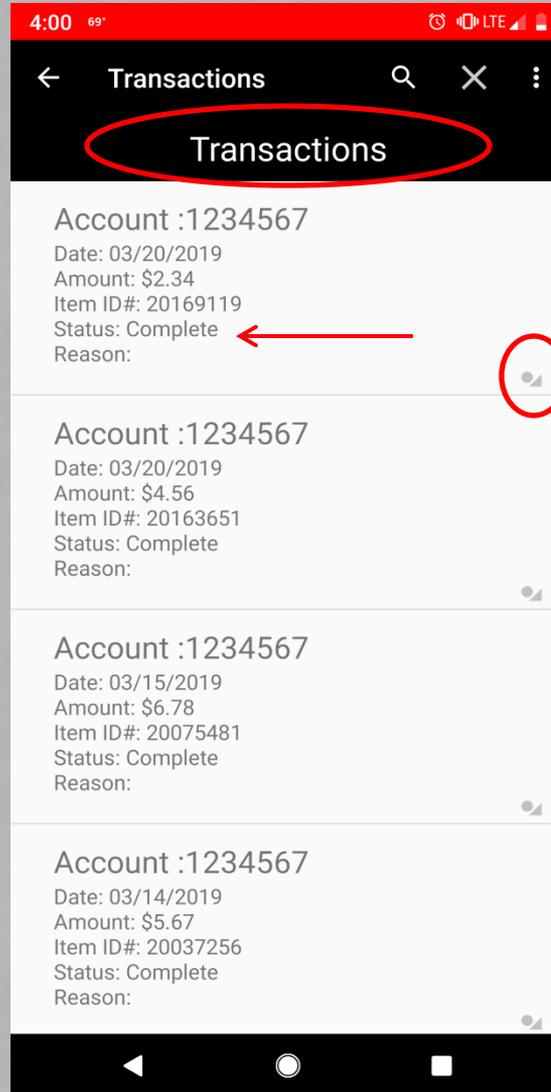
69062 10:12 AM
We have accepted your enrollment for First Bank & Trust Co. - Mobile Deposit.

69062 10:26 AM
We accepted your deposit for \$4.56 with a check number of 250

+ Type a message...

You are able to view your previous transactions as well as the status for the transaction and the check images.

The Status of the deposit will reflect where it is in the process of the deposit. If it has just been submitted and is pending approval it will state PENDING. If it has been approved it will state COMPLETE as shown above. If it has been rejected it will state REJECTED and reflect a rejection reason.



You also have the ability to view the Mobile Deposit User Agreement as well as the Frequently Asked Questions all from within the app.

