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.

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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



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 decisioned a text will be received stating whether the service has been approved or denied.



From within your Mobile Deposit menu you have multiple options.

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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.

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 Deposit has been uploaded for processing.

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- Until deposit has been decisioned it will show as pending.
- A confirmation text will be received when deposit has been decisioned.

An amount is required Check Images 69062 10:12 AM We have accepted your enrollment for Take Pictures First Bank & Trust Co. - Mobile Deposit. 10:26 AM 69062 We accepted your deposit for \$4.56 with a check number of 250 Front of Check 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 <u>PENDING</u>. If it has been approved it will state <u>COMPLETE</u> as shown above. If it has been rejected it will state <u>REJECTED</u> and reflect a rejection reason.





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Mobile Deposit User Agreement

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

Bank & Trust Co.

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This Mobile Deposit User Agreement ("Agreement") contains the terms and conditions for the use of the Mobile Deposit excess that First Bank & Trutt Co. ("Tawis", "our", or "we") may provide to you ("you," "your" or "user"). Other agreements you have entered into with us, as applicable to your First Bank & Trust Co. account(b), are incorporated by reference and made a part of this Agreement, including but not limited to the Online Banking Agreement.

3. Services. Our Mobile Deposit services ("Services") are designed to allow you to make deposits to your checking, savings, or money market savings accounts from home or other remote locations by capturing the image of a check (front and back) and delivering the images and associated deposit information to us or our designated processor. You must be approved by us to use the Services before we will accept any mobile deposits.

2. Acceptance of these Terms. Your use of the Services constitutes your acceptance of this Agreement. This Agreement is subject to change at any time. We will notify you of any material changes via e-mail, test message, or on ure wobite by providing a link to the revised Agreement. Your continued use of the Services will indicate your consent to be bound by the revised Agreement. Further, we reserve the right, in our sole discretion, to change, modify, add, or remove portions from the Services. Your continued use of the Services will indicate your acceptance of any such changes to the Services.

3. Limitations of Service. When using the Services, you may experience technical or other difficulties. We wail attempt to post Alers no one website to notify you of these interruptions in Service. We cannot assume responsibility for any technical or other difficulties or any resulting damages that you may incur. Some of the Services have qualifications at any time without prior notice. We reserve the right to change the qualifications at any time without prior notice. We reserve the right to change suspend or discontinue the Services, in whole or in part, or your use of the Services, in whole or in part, immediately and at any time without prior notice to you.

4. Hardware and Software. In order to use the Services, you must use our mobile hanking app. You agree to keep your ownile device updated with the most necessari colvava, at you expense. We are not responsible for any third party software you may need to use the Service, or for any fees your internet or collular service provider changes. A wy uso hoftware is accepted by you as ian all subject to the terms and conditions of the software agreement you enter into directly with the third party software provider a titting of download and installation.

5. Eligible items. Not all checks are eligible to be deposited using the Service. We reserve the right, in our sole discretion, to reject any deposit at any time for any reason. When the image of the check transmitted to us is converted to an image for subsequent presentment and collection, it shall thereafter be deemed an "item" within the meaning of Articles 3 and 4 of the Uniform Commercial Control

You agree that you will not scan and deposit any of the following types of checks or other items which shall be considered ineligible items:

- Checks payable to any person other than the person that owns the account that the check is being deposited into.
- Checks containing an alteration on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the checks is drawn.
- Checks payable jointly, unless deposited into an account in the name of all payees.



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Mobile Deposit Frequently Asked Questions

What is Mobile Deposit?

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Mobile Deposit allows you to make deposits by taking a picture of the **front** and back of a check with your mobile device. Available on iPhone and Android devices from our First Bank & Trust Co. Mobile App. This service is provided to you **free of charge**! Message and data rates may apply. Please check with your communications service provider for access rates, texting charges, and other applicable fees.

What type of accounts can I deposit to?

Any checking, savings, or money market savings account with First Bank & Trust Co. to which you are an owner.

What type of items can be deposited?

Checks made payable to the account owner or joint owners that have been properly endorsed with your signature and "For Mobile Deposit Only" written under your signature, or checked if there is an option provided "For Mobile Deposit" within the endorsment of your check.

What type of item can NOT be deposited?

Items may include but are not limited t No foreign checks No Bonds No 3rd party checks No returned or re-deposited items No rebate checks No money orders

Is there a cutoff time for deposits?

Checks deposited after 6:00 p.m.CST will be considered deposited on the next business day that we are open.

How do I start using Mobile Deposit? Apply to be a user and your enrollment will then be pending approval of the Institution

After I make a Mobile Deposit, what should I do with the check? Please store your check in a secure location for 60 days. Review your Online Banking App or

hank statement to assure that the deposit posted and cleared. 60 days after your deposit you should then properly destroy your check by shredding it.

How may I learn the status of a submitted Mobile Deposit? On the Mobile Deposit tab, under "Transactions", your deposit can be reviewed, and will show

On the Mobile Deposit tab, under "Transactions", your deposit can be reviewed, and will show either an "Approved" or "Rejected" status. If your deposit is rejected you will be contacted with further information. If you see a transaction error, please contact First Bank & Trust Co. Electronic Banking Department via phone at 877-976-2265 or via email at mobilerde(#D:47.com.

