



## Mobile Deposit Frequently Asked Questions

### **Q. What is Mobile Deposit?**

A. Mobile Deposit allows you to deposit a check into your checking or savings account using The First's free mobile app and the camera on your mobile device.

### **Q. How do I get Mobile Deposit?**

A. All customers that are enrolled for Online Banking automatically are enabled for Mobile Deposit.

#### For New Online Banking Customers

1. Enroll in Online Banking
2. Download the First Mobile Banking app from the Google Play Store or Apple App Store
3. Use your Online Banking User Name and Password to log in to the mobile banking app
4. Accept the Mobile Services Addendum
5. You now have Mobile Banking and Mobile Deposit!

### **Q. What if I already have Online Banking?**

A. If you are already using Online Banking but have not downloaded the app, follow steps 2-4 in the question above. If you are already using the mobile app to access Online Banking, the Deposit option will automatically appear in your menu. However, you will be prompted to Agree to the new Mobile Services Addendum.

### **Q. How do I make a deposit?**

A. Making a deposit is very easy.

- Select Deposit from the mobile menu
- Select Deposit a Check
- Tap the Check Front icon
- Take a picture of the front of the check and select Use
- Tap the Check Back icon
- Take a picture of the back of the check and select Use
- Enter the Check Amount
- Select the Deposit to Account
- Select Deposit

### **Q. Does the picture quality matter?**

A. Yes, the picture quality does matter. For best results, place your check on a plain dark colored surface and make sure to fit the check within the four corners on the device's camera screen. A well lit area will improve image quality.

### **Q. Do I need to endorse the check?**

A. Yes, sign the check as you normally would for any deposit. We do require the endorsement to include "For Mobile Deposit Only." If this endorsement is not present, your deposit may be declined.

### **Q. Do I need a deposit slip?**

A. No, a virtual deposit slip will be created when the deposit is approved. You will see the virtual deposit slip on your statement and in your Online Banking history.

**Q. When will my mobile deposit be available?**

A. All deposits are subject to review by The First for suitability and compliance with the requirements of the mobile services addendum to our online banking agreement, and may be declined. In general, a deposit transmitted through the Service received before 5:00 p.m. Eastern Time on a business day, The First will consider that day to be the date of deposit, and those funds are available the next business day. Under certain circumstance, longer delays may apply. For more information on our Funds Availability Policy, please visit TheFirst.com, or call us at 800.564.3195 and ask for a copy of our policy.

**Q. How will I know if my deposit was approved?**

A. An e-mail stating the deposit was received for processing is automatically sent for all deposits. A second e-mail will be sent to customers who have had their deposit declined.

**Q. Why would my check be declined?**

A. Some examples of why your check would be declined include (but are not limited to):

1. Endorsement is missing the required verbiage "For Mobile Deposit Only"
2. Improper payee – the payee does not match the account being deposited to
3. Date on check is stale dated or future dated
4. Poor image quality

**Q. What should I do with my check once it is deposited?**

A. Once you have deposited the check please store the check in a safe place for 14 days and then securely dispose of the check.

**Q. What types of checks can I deposit?**

A. You may deposit any check payable in U.S. dollars and drawn on any U.S. bank. This includes personal, business, and government checks. Checks must be payable to the owner or joint owner of the account.

**Q. Are there daily/monthly limits?**

A. Not at this time.

**Q. Will I be charged a fee for using Mobile Deposit?**

A. No

