

# **Mobile Deposits**

## **Frequently Asked Questions**

### **What is the FNB Amboy Mobile Deposit Service?**

Mobile Deposit lets you make deposits with your mobile device by taking a picture of the front and back of a check.

### **Who is eligible to use the Mobile Deposit service?**

Customers who wish to utilize Mobile Deposit will need to enroll in the service. Criteria used for approval is depended upon current account standing, NSF history and other critical factors.

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

Download our app and submit your application through the Mobile Deposit tab within the menu.

### **Can I deposit a check into a savings account?**

Yes, as long as you have contacted the bank to add any additional accounts and they have been approved.

### **How do I endorse my check properly through Mobile Deposit?**

Please endorse with your signature, date and "For Mobile Deposit Only".

### **How Does Mobile Deposit work?**

Mobile deposit will prompt for the amount of the check and will use the camera function on your phone to have you take a picture of the front and back of the check you wish to deposit. The check is then reviewed for deposit.

*\*\*Please note: ALL checks must be endorsed "Mobile Deposit Only" along with a signature to be approved\*\**

### **How do I add another account to the Mobile Deposit Service?**

If you would like to deposit into additional accounts please contact our EDP Dept. at 815-857-3625 ex. 5301 and they would be able to assist you.

### **What types of checks can be deposited?**

Any check can be deposited as long as it's within your limits.

### **What are the cut-off times for deposits made with Mobile Deposit?**

4:30 P.M. CST is the cut-off time for deposits to be made on a business day, any checks submitted after 4:30 P.M. or on a non-business day will be made the following business day.

**When will my Mobile Deposit be available?**

Our policy is to make funds from your check deposits available to you on the first business day after the day we receive your deposit.

*\*Further review may be required on certain times and will follow our Funds Availability Policy\**

**How will I know if there's a problem with my Mobile Deposit after I submit it?**

You will receive a text message stating that your check has been accepted or rejected for a deposit before 4:30 P.M. on the business day it was received.

**What should I do with my paper check after using Mobile Deposit?**

We recommend you hold onto the deposited check for at least 5 business days.

**Are there fees for using Mobile Deposit?**

No, The First National Bank in Amboy offers this as a free service to our customers.

**\*\*Any further questions not answered please contact The First National Bank in Amboy and we can further assist you (815)857-3625 ex. 5301 for EDP\*\***