

Are there limits to the amounts I can deposit with my smartphone?

You can deposit up to \$5,000.00 on total daily deposits and up to \$2,500.00 on individual items.

Who is eligible for Mobile Deposit?

Any FNBB customer who is in good standing may deposit to their checking and/or savings accounts.

What should I do with the check after the deposit?

Save the deposited check for a minimum of 14 business days and then destroy to prevent representation.

What is the deposit cut-off time?

The deposit cut-off time is 4 p.m. CT, Monday - Friday. If you submit after 4 p.m. - or a non-business day or holiday - your deposit will be processed the following business day. Funds are generally available the day after your deposit was processed, but may take up to 48 hours.

What type of check CAN be deposited through Mobile Banking?

Mobile Deposit can be used for personal and business checks drawn on US financial institutions and in US currency. Checks must be payable to the owner of the account and must be endorsed on the back.

What type of checks CANNOT be deposited through Mobile Banking?

The following items are NOT eligible for Mobile Deposit:

- Third party checks
- Checks payable jointly, unless deposited into an account in the name of all payees
- Fraudulent checks
- Foreign checks
- Substitute checks
- Government bonds
- Savings bonds
- Checks drawn on a financial institution located outside the US
- Checks dated more than six (6) months prior to the date of deposit
- Checks not payable in US currency
- Checks previously submitted through Mobile Banking or through a remote deposit capture service offered at any other financial institution.