

Mobile Deposit FAQ

Q: What is Mobile Deposit ?

A: Mobile Deposit allows you to deposit checks to your FM Bank Checking account using the camera on your iPhone or Android smartphone. Using the FM Bank Mobile app, you will login using your online banking credentials, you will then select the Deposits Icon. You will select the account where the deposit should credit, enter the amount of the check and take a picture of the front and back of the check.

Q: What do I need in order to use FM Bank Mobile Deposit ?

A: To use the FM Bank Mobile Deposit service you must have the following:

- Must be enrolled in online banking
- Must be a consumer customer (this product is only available to consumer customers only)
- Must be enrolled in Mobile Banking and their app must be the most current version (if iPhone user must be and iPhone 5 or greater to be able to use the app)

Q: Where do I find the FM Bank Mobile deposit option ?

A: The option is titled **Deposits**, and will be listed at the bottom of the app. The service must be turned on before use.

Q: Who is eligible to use FM Bank Mobile Deposit ?

A: FM Bank Mobile Banking is available to FM Bank customers who have:

- Must be enrolled in Online Banking
- No more than 2 NSF's in a 12 month period
- Must be an active DDA customer for more than 30 days
- Must be a consumer customer (this product is only available for consumer customers only)

Verify with customer

- Must be enrolled in mobile banking. They must also be using the most current FM banking mobile app (android or iPhone) (iPhone users must have an iPhone 5 or greater to be able to use the app)

Q: How do I request FM Bank Mobile Deposit ?

A: FM Bank's Mobile Deposit requires terms that need to be met before we can turn on Mobile Deposit. There are a couple of different ways a request can be made

- In Person
- Over the phone by calling the call center
- Sending a message through our secure mail channel

Q: Do I need to use a deposit slip to make a deposit with FM Bank Mobile Deposit ?

A: No. We will use what is called substitute (electronic) deposit slip to post the deposit to your account. You will only need to take a picture of the front and back of the check being deposited.

Q: Should I endorse my check before taking a picture ?

A: Yes. The endorsement should read "**For Electronic Deposit Only at FM Bank**". Also if your check includes available indication that the check was deposited electronically, you must mark the indication.

Q: What types of checks can I deposit with FM Bank Mobile Deposit ?

A: Checks made payable to you and drawn on a bank within the United States can be deposited through FM Bank Mobile Deposit. Some business size checks (larger than personal checks) may not work with FM Bank Mobile Deposit. The following types of payments / checks cannot be deposited through FM Bank Mobile

Deposit (this is not a complete list; please see the IB agreement for more information):

- Federal and State Government Checks
- US Postal Service Money Orders
- Traveler's Checks
- Savings Bonds
- Foreign Checks (not drawn on US Bank)

Q: When will funds be made available to me from deposits made with FM Bank Mobile Deposit ?

A: With regard to the availability of deposits made using the Services, the first \$200 of the funds from your deposit will be made available as a provisional credit on the date we accept your deposit. The remaining funds will be available on the 2nd business day from the business day of your deposit. Additional delays may occur on a case-by-case basis. For determining the availability of your deposits, everyday is a business day except Saturdays, Sundays, and Federal Holidays. If you need the funds from a deposit made available sooner than provided under the Service, right away, please contact us or visit us at one of our locations to discuss additional options that may be available to you.

Q: Are there limits for deposits made through Mobile Deposit ?

A: FM Bank Mobile Deposit limits are:
- Mobile Check Deposit Limit of \$1500
- Mobile Daily Deposit Limit of \$1500

Mobile Check Deposit Limit refers to the max dollar amount of a specific check the customer could submit at each.

The Daily Deposit Limit refers to the max amount the customer can submit in checks per day.

Q: Do I get a text message confirmation on deposits ?

A: No, it is your responsibility to verify that your deposit have been completed successfully by signing into the mobile application, viewing the status of your mobile deposit history and verifying the funds are available in your account. If you

Q: What happens if my status of deposit says failed ?

A: The bookkeeping department will be viewing all deposits made through mobility. If the item being deposited has missing information , or is an item that cannot be deposited through mobile deposit it will be rejected. If its rejected the status on the mobile app will state that it failed. If your status says failed please call the bank at 337-332-4132 , they will be able to tell you the reason the deposit was failed.

Q: What do i do with the check after I deposit it using Mobile Deposit ?

A: Upon proper clearing of funds and confirmation of your deposit from the Bank, you agree to prominently mark the check as "Electronically Presented" and to properly store the check to ensure that is not presented again for payment. You will need to retain all checks you have deposited through the service for at least 30 business days and, following the 30 day retention period, you agree to dispose of your check in a manner which will ensure the check will not be presented again.

Q: What is the cut-off time for same day processing for FM Bank Mobile Deposit ?

A: You agree that checks transmitted using the service are not subject to the funds availability requirements of Federal Reserve Board Regulation CC. For purposes of determining the availability of funds deposited via the service, you agree that checks transmitted through the service are classified as "not in-person deposits" as defined in Regulation CC. In general, if an image of a check you transmit through the service is received and accepted before 3:30 p.m. Central Time on a business day that we are open, we consider that day to be the day of your deposit. Otherwise, we will consider that the deposit was made on the next business day we are open.

Q: What is the cost for Mobile Deposit ?

A: Mobile Deposit is a free service offered to FM Bank consumer checking customers.

Q: Is the Mobile Deposit application available for businesses ?

A: No, at this time FM Bank only offers Mobile Deposit for personal account holders. For business customers FM Bank offers Remote Deposit Capture which allows businesses to deposit checks using a scanner. For more information please contact FM bank for more details.

Q: Is the FM Bank Mobile Deposit application available for Android phones and tablets ?

A: Yes, search FM Bank in the google play store and download the free app.

Q: Is the FM Bank Mobile application available for iPhone and iPads ?

A: Yes, search FM Bank in the iTunes Store and download the free app. The app is compatible with iPhone, iPod touch (4th generation), iPad 2 Wi-fi, iPad 2 Wi-fi + 3G, iPad (3rd generation) and iPad Wi-Fi + 4G. The app required is iOS 3.1 or later

Q: Is the FM Bank Mobile Deposit application available for Blackberries ?

A: No, there are no current plans for our service provider to support Blackberry devices.