

Mobile Deposit How To Guide

Login Credentials

You will use the same login credentials as online banking.

What is needed in order to use FM Bank Mobile Deposit ?

You must have the most recent FM Bank App (Android or iPhone) (iPhone must be an iPhone 5 or greater to be able to use the app).

Endorsements and Deposit Limits

You will need to endorse the item with the following verbiage: "**For Electronic Deposit Only at FM Bank**". Please place your signature underneath. Also if your check includes available indication that the check was deposited electronically, you must mark the indication.

FM Bank Mobile Deposit Limits

Mobile Check Deposit Limit of \$1500
Mobile Daily Deposit Limit of \$1500

Mobile Check Deposit Limit refers to the maximum dollar amount of a specific check that can be submitted at each time.

The Daily Deposit Limit refers to the maximum amount that can be submitted in checks per day.

Confirmation of Deposits

It is your responsibility to verify that your deposit has been completed successfully by signing into the mobile applicaiton, viewing the status of your mobile deposit history and verifying the funds are available in your account. If you see a status of **failed** , please call 337-332-4132 for assistance.

Mobile Deposit Check retention policy

Upon proper clearing of funds and confirmation of your deposit from FM Bank, you agree to prominently mark the check as "Electronically Presented" and to properly store the check to ensure that it 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.

Cut-off times

In general, if an image of a check you transmit through the service is received and accepted before 3:30 pm 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.

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

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

Is the FM Bank Mobile Deposit application available for iPhones and iPads?

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 requires iOS 3.1 or later.

FM Bank Mobile Deposit How to Guide

MAKING A DEPOSIT WITH OUR MOBILE APP IS QUICK AND SECURE

From the deposits, option you can deposit checks directly into your account from our mobile app.

To deposit a check, begin by endorsing the back of the check with the words "**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.

Take a photo of the front of the check, against a clear background, without any objects. Ensure entire check is visible, in focus and well lit. If clear, accept it. Repeat this process for the back of the check. Once both images have been captured, continue to review your deposit and confirm it.

You can check the status of your deposit at any time. Statuses include pending, failed and those that have been accepted and posted. If your status is failed, Please call 337-332-4132 for assistance

Tip: Write a note on the original check that says "Electronically Presented" and properly store the check to ensure that is not presented again for payment. It is recommended you retain all checks deposited through the service for at least 30 business days and following the 30 day retention period, you agree to dispose of the check in a manner which will ensure the check will not be presented again.

