

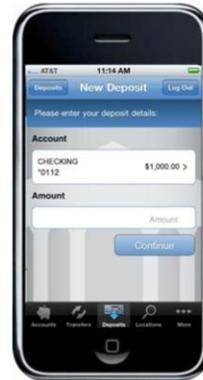
Mobile Deposit Process

Apple

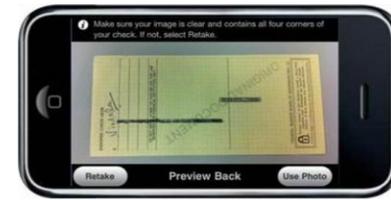


1 Choose Deposit Button

Note: Deposit Tab at top for Android and at bottom for iPhone



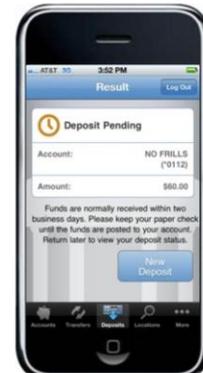
2 Enter Deposit Amount



3 Photograph the Check (Front & Back)



4 Confirmation Screen



5 Result Screen



6 Deposit History

Status on the result screen:

Deposit Pending-The deposit has been sent to the bank for review.

Accepted-The deposit has been accepted and should appear in your account the following business day unless a hold is required in which case you will be sent a hold notice detailing the length and reason for the hold.

Failed- After review at the bank, the deposit was rejected. You should be receiving an email to notify you of the reason for rejection or you may call the bank for details.

Best Practices for Making Deposits with your App

- Before logging into the Mobile Deposit app, close all other apps running in the background on your mobile phone.
- Sign/Endorse the back of your check, and label it “For Mobile Deposit Only Farmers Bank & Trust <Current Date>.”
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking your photos.
- Keep the check within the view finder on the camera screen when capturing your photos.
 - Try not to get too much of the areas surrounding the check.
- Take the photos of your check in a well-lit area.
- Place the check on solid dark background before taking the photo of it.
- Keep your phone flat and steady above the check when taking your photos.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- Make sure that the entire check image is visible and in focus before submitting your deposit.
 - No shadows across the check
 - All four corners are visible
 - Check is not blurry
 - The MICR line (numbers on the bottom of your check) is readable.

Frequently Asked Questions

Q. Is there a fee for the Mobile Deposit service?

A. There is no fee for using Mobile Banking or Mobile Deposit services at this time, but we recommend that you check with your service provider to see if there are any wireless carrier fees.

Q. Are there any limitations on the size of the deposit?

A. You may make deposits of up to \$2500 per day. Individual deposits may not exceed \$2500 per item. Any requests for increased limits will require additional approval.

Q. When will my deposit be available?

A. Deposits made after the daily cut-off time (currently **3:00PM Central Standard Time**) shall be deemed as received by us the following business day, and will show in your account after posting that night, unless rejected during Deposit Review. This means that a deposit that is made after the cut-off time shall show as pending review, be scheduled to post the next business day and will not show in your account history for two business days.

Deposits made via Mobile Banking are subject to review. Depending on the time of day and day of the week, Mobile Deposits may be pending review until the next business day. After review, the availability of deposits made using Mobile Banking shall be determined as set forth in the Bank's Funds Availability Disclosure. Farmers Bank & Trust reserves the right to use Case-by-Case and Exception Holds as necessary.

Q. What should I do with the check after I've successfully completed my deposit?

A. You must securely store each original check you deposit using Mobile Capture for a period of at least 7 days but not more than 30 days after the file has been accepted. During those 30 days you will take appropriate security measures to ensure that: (i) the information contained on the check(s) is not disclosed, (ii) the checks will not be duplicated or scanned more than one time, and (iii) checks will not be deposited or negotiated in any other way or form. After the 30 day period expires, the original check must be destroyed using a cross-cut shredder or similar means. You understand that you are responsible for any loss caused due to your failure to secure the original check(s).

Q. What kind of items can I deposit?

A. You may only deposit paper items that you have the legal right to accept and are made payable in your name. These checks cannot be altered in any way. It may not be an item that has been previously deposited or negotiated in any way. The items cannot be "stale-dated" (dated more than six months prior to the deposit date), marked as non-negotiable or substitute (digitally reproduced) checks. For full details, please review our terms and conditions.

Q. Does the back of the check need endorsed?

A. Yes, please sign the check as made payable on the front of the check. If the check is payable with "and", then all persons listed (payees) must endorse the check to be accepted for deposit. Those persons must also be owners on the account the check is being deposited to. Underneath the endorsement(s), please write **For Mobile Deposit Only Farmers Bank & Trust <Current Date>**.