



FirstNationalBank

fnb4me.com

fnb4me Mobile Remote Deposit Capture (myDeposit) FAQ

1) How do I download the app?

- Have possession of a smartphone or mobile device running iPhone iOS 7.0 or later or Android operating system
- Scan the QR Code for your device
 - OR
 - Visit the Apple App Store or Google Play
 - Search for “fnb4me” & download app.
- Log in with your Online Banking login credentials
 - If you do not already have Online Banking with First National Bank, please [click here](#) to apply.



Apple QR Code



Android QR Code

2) Check Types: What types of items are unacceptable for deposit?

- Any third party check, i.e., any item that is made payable to another party and then endorsed to you by such party
- Any item that contains evidence of alteration to the information on the check
- Any check previously converted to a “substitute check,” as defined in Regulation CC
- Any item drawn off a financial institution in a foreign country
- Any item that is not payable in United States currency
- Any item that is dated more than six (6) months prior to the date of deposit
- Any item that is “post dated” after the date of deposit
- Any item stamped “non-negotiable” (whether stamped in print or as a watermark)
- Any item that has been re-deposited or returned such as “non-sufficient funds” or “refer to maker” or returned for any other reason
- Any item that is incomplete
- Cash
- Savings Bonds
- Government-issued warrants
- Any item (including tax refund checks and other government checks) made payable to more than one party, where not all parties are owners or signers on the account

3) What accounts can I deposit my check into?

- You are allowed to deposit to a checking account that you are a primary or secondary owner on. myDeposit is not available for Savings, Certificates of Deposit or Loan accounts.

4) Deposit Limits

- The current deposit limit is \$2,000.00 and the current daily dollar limit is \$5,000.00.

5) Total Checks: How many checks can I deposit using myDeposit?

- You can deposit as many checks as you’d like up to the deposit limit. Checks must be deposited one at a time.

6) Endorsement: How should I endorse the check?

- Items will need to be endorsed as drawn with “**For mobile deposit**” below your signature. If “For mobile deposit” is not below your signature on the back of the check, the deposit will be rejected and will become ineligible for myDeposit.

7) How do I know if you've received the check I deposited using myDeposit?

- After you submit your image for myDeposit, you will see a Success screen telling you the Remote Deposit was submitted for review. Continue to log back in to your fnb4me Mobile App and view the Deposits screen. The status will change as your check moves through the various stages of processing:
 - **Deposit Received** = Your mobile device has successfully transmitted the image to our processing software.
 - **In Process** = Your check has been accepted and is being processed.
 - **Completed** = Your check has been accepted and processed. Congratulations, your deposit has been made! Please mark "Electronically Presented" on the face of the check and retain for 60 days. Please DO NOT attempt to deposit this item at your local branch or another financial institution.
 - **Rejected** = An error has occurred in processing. Please contact myDeposit support at 308.432.5552 for further information.

8) When will my deposit be credited to my account?

- If we received a scanned item on or before 3:00 p.m. Mountain Time on a business day we are open, we will consider that day to be the day of deposit. If we receive a scanned item after 3:00 p.m. Mountain Time, on a weekend, a state or federal holiday, or any other day we are closed, we will consider that the deposit was made on the next business day. Deposits are subject to verification and are not available for immediate withdrawal. If the item is rejected by one of our check clearing centers, we may require you to mail us the original item to assist in check processing and collection.

9) Check Keeping: What should I do with the check once submitted through myDeposit?

- Upon confirmation from First National Bank that we have received the image of an item and your deposit is listed as "Completed" on the Deposit screen in your app, please mark on the check "Electronically Presented" to ensure that it is not represented for payment.
 - Please retain the check in a secure location for a period of **SIXTY (60) DAYS** after depositing the item using myDeposit. If the item is rejected by one of our check clearing centers, we may require you to mail us the original item to assist in check processing and collection. After **SIXTY (60) DAYS**, please dispose of the check by cross-cut shredding.

10) Secure: Are deposits made using myDeposit secure?

- Your transmissions made using the mobile app are safe and secure. It is important that you take the appropriate steps to protect the security of your mobile device like:
 - Password protect your mobile device
 - Keep your mobile device in a secure location when not in use
 - Secure your login information

Helpful hints to using Mobile Remote Deposit Capture:

- **Make sure the check amount entered matches the amount written**
- **Verify that the back of your check is properly signed (endorsed) and labeled, "For mobile deposit"**
- **Flatten folded or crumpled checks before taking your photo**
- **Capture checks in a well-lit area**
- **Place check on a solid dark background before taking photo**
- **Keep phone flat and steady above the check when taking your photo**
- **Make sure the entire check image (all four corners) is visible and in focus before submitting your mobile deposit**
- **Make sure your camera lens is clean to avoid any additional specks or smudges on the image**

Make a deposit from your tractor or kitchen table!

**Deposit your checks straight from
your phone or tablet for FREE!**

Member FDIC

FirstNationalBank


Mobile.
Convenient.
Reliable.
myDeposit