

Mobile Deposit Frequently Asked Questions (FAQ)

What is Mobile Deposit?

Mobile Deposit is a FREE service that allows you to deposit checks using the Farmers Bank Mobile App via your mobile device.

How do I get the Mobile Deposit Feature?

- All you need to use the Mobile Deposit Feature is a Farmers Bank Online Banking account and the Farmers Bank mobile app.
- All customers using the mobile app will have access to Mobile Deposit.

Does it cost anything to use Mobile Deposit?

No Mobile Deposit is a free service.

What types of accounts can I make a deposit into?

Deposits can be made into any checking or savings account that you have Online -Banking access to.

What types of checks am I able to deposit?

- Checks payable in U.S. dollars drawn on any U.S. Bank.
- See Mobile Capture Addendum to Online Banking Agreement for exact limitations. (found on Farmers Bank Mobile Deposit Web Page)

How do I properly endorse a check for Mobile Deposit?

Before using the service, you agree to endorse any items submitted using the Mobile Capture Service by having the payee of the check sign in the endorsement area on the back of the check/item. It is strongly recommended by us that you also endorse any and all items as "For Mobile Deposit Only".

Joe Johnson For Mobile Deposit Ouly

Are there limits on how much I can deposit using Mobile Deposit?

- Yes, limits are set as follows: Daily Deposit Limit: \$3,000.00 Per Item Deposit Limit: \$3000.00



What are the cut-off times for deposits made via Mobile Deposit?

Deposits Received:	Funds Generally Made Available:
Before 5:00 PM MST	Next business day after deposit date
After 5:00 PM MST	Second business day after deposit date
Non-business days	Second business day after deposit date

How do I make a deposit using Mobile Deposit?

- 1. Log onto the Farmers Bank mobile app and select the Deposit tab.
- 2. Choose "Deposit Check" and select the account you would like to make a deposit into.
- 3. Enter in the check amount.
- 4. Take a picture of the front and back of your check per the on-screen instructions. (Remembering to properly endorse the back of the check)
- 5. Validate all information is correct before hitting "Submit".
- 6. We will confirm that we have received your check via the mobile app

What is the best way to take a picture of a check?

 Please take a picture of the check from directly above the check so that all areas of the check are completely visible. DO NOT take a picture of a check at an angle. This could cause the image to be distorted and could be rejected.

What should I do with my check after making a deposit?

Upon item approval, you agree to retain the check for at least 90 days. After 90 days you agree to securely destroy the check by shredding the item, marking it "VOID", or by some other means of rendering it unusable.

How will I know if my check has been deposited into my account?

- You can check your account using the mobile app or Online Banking to verify that the check has been deposited into your account.

What sort of background should I use when taking a picture of my check?

- Use a dark background that contrasts well with the check so that the edges are easily detected.