



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

<u>Deposits Received:</u>	<u>Funds Generally Made Available:</u>
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.