

# **FARMERS-MERCHANTS NATIONAL BANK**

## **Mobile Deposit FAQs**

### Who is eligible for Mobile Deposit?

Farmers-Merchants National Bank customers who maintain an eligible checking or savings account, and who have accepted the Mobile Deposit Capture Agreement. Enrollment is subject to review.

### What items can be deposited?

Checks made payable to the account owner or joint owners that have been properly endorsed with "For mobile deposit only" and the owner's signature.

### What items cannot be deposited?

Foreign items

Savings Bonds

3<sup>rd</sup> party checks (checks payable to another person)

Returned or re-deposited items

Rebate checks

Altered checks

Traveler's checks

Checks postdated or more than six (6) months old

Items missing information, such as missing account number or bank routing number

### What is the cut-off time for submitting deposits?

Mobile deposited funds are available on the business day after the deposit credit date, unless a hold is applied.

<b>FOR DEPOSITS MADE</b>	<b>FUNDS ARE GENERALLY AVAILABLE</b>
Before 3:30 p.m. CST business days	On the next day after the day of your deposit
After 3:30 p.m. CST business days	On the day after the deposit credit date
Non-business days	On the day after the deposit credit date

For example, if you make a deposit before the cut-off time on Monday, funds are generally available to you on Tuesday. If you make a deposit after the cut-off time on Friday, funds are generally available to you on the following Tuesday. Business days are Monday-Friday except holidays.

### What do I do with my check after I deposit it through Mobile Deposit?

After you receive confirmation that we have reviewed and accepted your image, mark the check VOID and securely store the check for 60 days after your deposit. After that time period, you should destroy the check by shredding it.

### Are there any fees to use Mobile Deposit?

Farmers-Merchants National Bank does not presently charge a fee for Mobile Deposit. However, at the bank's sole discretion, a fee may be imposed in the future after you have received at least thirty (30) days' notice.