



Mobile Check Deposit FAQ

1. What is Mobile Check Deposit?

Mobile Check Deposit allows you to take a picture of the front and back of your check with the FNB Mobile Banking App and your mobile device's camera and deposit the check into one of your eligible deposit accounts.

2. Who is eligible for Mobile Check Deposit?

FNB Customers who have an eligible checking or savings account. You must have an online account and have downloaded the FNB Mobile Banking App.

3. How do I qualify?

- a. Existing Customers:
 - a. Not currently overdrawn in checking account
 - b. Not currently past due 30 days on any loans
- b. New Customers:
 - a. Open an account with FNB and enroll in online banking

4. Where do I find Mobile Check Deposit on the FNB App and how do I apply?

Once you have logged in to the FNB App, go to Menu, Service, and select "Mobile Deposit Enrollment". You must accept the "Terms and Conditions" and submit your enrollment. Once that is done your enrollment must be approved by FNB. You will receive an email once your enrollment has been approved.

5. Where do I go to deposit a check once I am set up?

Once your enrollment is approved, login to the App and select the "More" button at the top right corner. Select "Deposit a Check".

6. How do I deposit a check?

Select the account where you want to deposit the check. Put in the amount of the check. Select "Capture Image". Place your check on a flat surface and line it up within the brackets on your device's camera. Capture the front and the back of the check. Make sure that the images are clear. "Submit Deposit".

7. What type of checks can I deposit?

Checks made payable to you and drawn on a bank within the United States can be deposited through Mobile Check Deposit. You cannot deposit: Money Orders, Travelers Checks, Savings Bonds, Insurance Drafts, Checks payable to you and another party (unless deposited into a Mobile Check Deposit account in the name of all payees), Checks payable to any person other than you, Checks that have been altered, Checks dated more than six months prior to the date of deposit, and Checks without the proper endorsement on the back.



8. How should I endorse my check?

You must sign the back of the check. Underneath the signature you must write “Mobile Deposit Only” all on one line. If the check is made payable to joint owners, both parties must sign the check and it must be deposited into an account with the name of all payees.

9. Do I need a deposit slip?

No deposit slip is needed. We will use an electronic deposit slip to post the deposit to your account.

10. Is there any kind of limit on the mobile check deposits?

There are daily and monthly limits on the number of checks that you may deposit and the dollar amount that you may deposit. The limit is based on your account relationship. Upon review of your account and approval of your mobile check deposit enrollment, you will be sent an email with your limits.

11. When will my deposit post?

Funds from your mobile check deposit will generally be made available to you no later than two business days following the deposit date. The bank's cutoff time is 3:00 p.m. The bank does reserve the right to put a hold on your deposit if deemed necessary.

12. What do I do with the check after I deposit it through Mobile Check Deposit?

You must mark the original check by writing “Mobile Deposit” on the front with the date and retain the check for ninety (90) days. After 90 days you should destroy your check.

13. How do I get the best image of my check?

Place the check on a dark, unreflective background when taking the photo. Be sure to place the check flat on the surface. Ensure that all four corners of the check are visible inside the box when capturing the image.

14. Are there any fees associated with using Mobile Check Deposit?

Currently there is no fee or charge assessed to enroll or use the Mobile Check Deposit service. We may assess fees or charges in the future, and you will receive notice of such fees or charges, as required by law.