

The Farmers National Bank of Emlenton

Frequently Asked Questions

MOBILE DEPOSIT

Q: What is Mobile Deposit?

A: With The Farmers National Bank of Emlenton ("FNBE") Mobile Deposit ("Mobile Deposit"), you can deposit a check directly into an eligible checking or savings account using the FNBE App available on compatible and supported mobile phones and/or other wireless devices (collectively called, "Mobile Devices"). With Mobile Deposit, you take a photo of the front and back of your endorsed check and the funds are placed in your desired Farmers checking or savings account.

Q: Do I need a FNBE Online Banking account to use Mobile Deposit?

A: Yes, Mobile Deposit is available through the FNBE Mobile Banking App which uses the same settings as Online Banking. You will need to register your account(s) in Online Banking.

Visit www.farmersnb.bank and select Sign Up for Online Banking on the homepage for Online Banking registration.

Q: Are businesses able to use Mobile Deposit?

A: Yes, businesses can use Mobile Deposit through the Business Mobile App. Businesses must first be enrolled in BusinessNet Solutions to take advantage of the Business Mobile App.

Q: What types of checks can be deposited?

A: **Items that CAN be deposited:** Checks made payable to the account owner or joint owners that have been properly endorsed with (for deposit only) or/and the owner's signature.

Items that CANNOT be deposited: Foreign checks, bonds, 3rd party checks, returned or re-deposited items, rebate checks.

May not be able to image Money Orders other than Western Union.

Q: When will my Mobile Deposit Funds be available?

A: These deposits are subject to the Funds Availability Policy.

Q: Is there a limit for Mobile Deposit?

A: Deposits made through the personal/consumer Online Banking App are limited to:

- \$5,000 per day
- \$15,000 per 30-day period

Q: Is there a limit for Business Mobile Deposit?

A: Deposits made through the Business Online Banking App are limited to:

- \$10,000 per day
- \$30,000 per 30-day period

For deposits made through business online banking, refer to the Mobile Deposit Info when submitting the deposit. The limits will be displayed.

Q: What is the cut-off time for deposits made with Mobile Deposit?

A: Funds deposited must be submitted and approved by 4:00 p.m. EST Monday-Friday.

Q: Is there a cost for Mobile Deposit?

A: This service is FREE; however, message and data rates may apply. Please check with your communications service provider for access rates, texting charges, and other applicable fees.

Q: How will I know if my check has been accepted once submitted through Mobile Deposit?

A: Once you deposit your check through Mobile Deposit, you will see the status of the check under "Transactions". The user will also receive a text message and/or email when the check is approved.

Q: What do I do with my paper check after I use Mobile Deposit?

A: Once you deposit your check using Mobile Deposit, we suggest that you write "Mobile Deposit "date"" on the check, file the check for 60 days and then destroy the check. This will provide sufficient time for the Bank to process the check and address any errors should they arise.

Q: Is Mobile Deposit secure to use?

A: Yes, Mobile Deposit and the Farmers Mobile Banking App are secure. No account information is stored on your mobile device. All the security features available in Online Banking are in place to safeguard your privacy and protect your account information. Furthermore, during your initial login with Mobile Banking, you will be asked a security question. See our Online Banking Service Agreement for full terms and conditions.

Q: What should I do if I lose my mobile device?

A: If your mobile device is lost or stolen, call 877.862.9270 or contact your local office to deactivate your account.

Q: What if I need help using Mobile Deposit or the Mobile Banking app?

A: For a video tutorial on how to use Mobile Deposit or the Mobile Banking app, please visit our [Mobile Banking Video](#), call our support team at 877.862.9270 or email us at info@farmersnb.com to get help with any eBanking service, including Mobile Deposit.