



What is Mobile Check Deposit?

Mobile deposit is fast, easy and a convenient way to eliminate trips to the bank branch and deposit checks at your convenience, 24 hours a day, 7 days a week through FNBMT mobile app. Deposit checks into your checking, savings or money market account(s).

Is there a cost to use Mobile Check Deposit?

There is no additional fee from FNBMT for using Mobile Check Deposit. We do recommend that you check with your service provider to see if there are any wireless carrier fees.

What types of checks are NOT accepted with Mobile Check Deposit?

- Checks from Foreign banks
- Checks not payable in US dollars
- U.S. Savings Bonds or Traveler's checks
- Money orders
- Checks payable on sight or payable through drafts
- COMdata checks / Comcheks
- Credit Card Advance Checks
- Health Savings Account Deposits
- American Express Gift Checks
- Image Replacement Checks (IRDs)
- Third Party Checks or Checks payable to anyone other than you
- Checks that have been previously submitted at any other Financial institution or previously submitted through mobile deposit at FNBMT
- Checks that have been altered in any way
- Checks that are not endorsed as instructed below

How do I get started with FNBMT Mobile deposit?

- a. You must have an active online banking account. If you do not, please visit our website www.fnbmt.com or contact us at 931-473-4402.
- b. If you already have an active online banking account with FNBMT, you can download our free FNB Mobile App on the Go for your Apple® or Android™ and follow the instructions.

How to Endorse your check for Mobile Deposit?

Endorse your check **clearly**. Sign your check and endorse with **"For FNBMT Mobile Deposit Only"**

See below example....



When are funds available from Mobile Deposit?

Mobile Deposits are subject to verification and funds may not be available immediately. Once the deposit has been received, reviewed and accepted before 4:00 pm CST on a business day and/or non-Bank holiday, this deposit is considered the day of your deposit and are generally in your account by end of day. No later than three business days.

What happens if there is an issue with the Mobile deposit?

It will generally be credited to your account by end of day if the deposit is received, reviewed and accepted before 4:00 pm CST on a business day and/or non-Bank holiday, but no later than three business days.

If there is any problem with the transaction, such as insufficient funds or potential fraud you will receive an email, letter in the mail or phone call from a FNBMT representative, in an effort to resolve this issue.

Is there a limit on the dollar amount or the amount of checks I can deposit using Mobile Deposit?

You are automatically approved with a deposit limit of \$3,000.00 per day/\$5,000.00 per month. There is no limit on the number of checks as long as they are within the deposit limit.

How to take a good picture for Mobile deposit?

- Have good lighting and lay the check flat on a dark background
- Ensure all four corners are visible
- Detach the check from any check stub or cover letter
- Hold your device steady directly over the check (not at an angle) to take the picture automatically, or tap the camera icon to take the picture manually. What are some common troubleshooting tips?
- Close running apps to maximize memory
- Make sure you have strong Wi-Fi
- Use the latest available operating system for your device
- If issues persist, uninstall the FNBMT app and turn off your device to reboot it. Then turn on your device and reinstall the app