



What is Mobile Deposit?

Mobile Deposit is the ability to deposit checks to your Farmers & Merchants Bank deposit account using our mobile banking app and your device's camera. Simply take a picture of the front and back of your check and submit the image for credit to your account.

Which devices can I use Mobile Deposit from?

Currently mobile deposit is available in our mobile banking apps for iPhone and iPad users running iOS 5 or later and Android users running OS 2.3.3 or later, (API level 10). Mobile Deposit from your Android tablet is not available.

How can I enroll in Mobile Deposit?

Download the most recent version of our iPhone, iPad or Android app from their respective stores, and sign in to mobile banking. The option for Deposit will be in the menu. Read and accept the Mobile Deposit Services Agreement.

What types of accounts can I deposit checks to?

You may deposit to any active savings or checking account that you have access to in online banking.

Is there a fee to use Mobile Deposit?

No, there is no fee or charge to use the service. However, we do reserve the right to change this in the future. If we do, we will notify you at least 30 days prior to any changes in the terms of service.

How many checks can I submit in each deposit?

You may only deposit one check per deposit.

Can I make multiple deposits via mobile deposit each day?

Yes, you may make as many deposits per day as you wish, up to your daily deposit amount limit.

Can I deposit checks of any amount or is there a deposit limit?

- Deposit limits are as follows:



- Per Deposit Limit: \$5,000.00
- Daily Deposit Limit: \$50,000.00
- Rolling 30-Day Deposit Limit: \$50,000.00

How do I endorse checks that I submit through mobile deposit?

How you endorse your check is crucial to the acceptance of the deposit. In order for your check to be deposited, you must:

- Endorse the back of the check
- Include the words: "For Mobile Deposit". Noncompliance with the above will cause the deposit to be subject to rejection.

When will deposits be credited to my account?

All mobile deposits are subject to verification before being credited to your account. Deposits confirmed as received before the cut off time (4pm CT) on a business day will generally be credited to your account within 24 hours of receipt. Deposits confirmed received after the cut off time (4pm CT) and deposits confirmed received on holidays or days that are not business days (i.e. weekends) will generally be credited to your account within 24 hours of the following business day.

Are funds available to me immediately?

For purposes of funds availability, mobile deposits are considered deposited to an ATM of this financial institution and are subject to extended holds. Each deposit is subject to a minimum 1-business day hold, with funds availability as described in our Funds Availability Disclosure.

What types of checks can I deposit through this service?

You may only deposit first party checks that are payable to you and/or any joint account holders and drawn on a U.S Institution. For example, you may deposit payroll checks, personal checks, checks from a government entity and cashier's checks. You may not deposit:

- Checks payable to any person or entity other than you (i.e no third party checks)
- Checks that contain evidence of being altered, or any item that you suspect or know to be altered or fraudulent
- Checks that you are not authorized to endorse or deposit
- Checks drawn on a financial institution located outside the U.S. (i.e. no foreign items)



- U.S. Savings Bonds, U.S. Postal Money Orders, Traveler's Cheques, Convenience Checks (checks drawn against a line of credit) or Cash
- Checks that are stale dated (dated more than 6 months prior to the date of deposit)

How do I know if my deposit was accepted?

A confirmation/success message will be displayed on the next screen after you submit your deposit. You can then email yourself the message, for your records. We may also email you once your deposit has been accepted. If for any reason your deposit is rejected, we will email you as well, along with a supporting reason why your deposit was declined.

What do I do with the paper check after a mobile deposit has been submitted?

Please keep your check for 60 days following the successful deposit notification, and once you see the funds are included in your available balance. We ask that you keep the check in a secure location in case there is an issue with the deposit image and we need to request the actual check from you. After 60 days you may destroy the check and securely dispose of it.

What are some tips for using Mobile Deposit and making sure my deposit does not get rejected?

- Place the check on a solid dark background, in a well-lit area with no shadows
- Verify that the check amount entered matches the amount written on your check
- Make sure the entire check image is visible and in focus within the on-screen corners
- Keep your device flat and steady above the image before snapping the photo
- Make sure the check is not folded, creased or crumpled and all 4 corners can be seen
- Verify your check is endorsed properly and labeled "for mobile deposit"

Who should I contact for assistance?

For help with mobile deposit, please contact OnlineSupport@fmberlin.com, Live Chat from our website www.fmberlin.com or call us at (920)361-5005.