



Mobile Deposit FAQs

MOBILE DEPOSIT

Q1.) What is Mobile Deposit?

A1.) Mobile Deposit allows you to electronically deposit checks from your mobile device such as iPhone, iPod, or Android device.

Q2.) How do I make a Mobile Deposit?

A2.) Download the First American Bank App on your mobile device

- Sign in to Mobile Banking using your login name and password
- Select “Deposit Check”
- Choose the account to which you would like the check deposited
- Select “Check Number” and enter the number on the top right corner of the check
- Select “Amount” and enter the dollar amount
- Endorse the back of the check by writing **“For Mobile Deposit Only at FAB” followed by your signature**
- Capture a picture of the front and back of your check when prompted
- Submit the check for deposit
- You will receive an on screen confirmation that your deposit has been received

Q3.) Is there an additional cost or fee to use Mobile Deposit?

A3.) Mobile Deposit is free to individuals. Businesses will be charged \$2/item deposited.

Q4.) Is mobile deposit safe?

A4.) Yes, check deposits are protected. Security features include: password protection, 128-bit encryption, and firewalls.

Q5.) Why am I not able to deposit my check?

A5.) There could be an issue with the image such as:

- Image is too dark
- Corners of the check are folded or torn
- Front is not legible
- Amounts do not match
- Routing or account number is not clear
- Must be a non-foreign check
- Only one check may be deposited at a time
- Make sure your camera is active on your device
(iPhone/iPod users: be sure to allow the FAB App access to your camera)

Or the dollar amount may be too large—the limit is \$3,000/item and a total of \$5,000/day

Q6.) Is there a limit to how much I can deposit?

A6.) There is a set limit of \$3,000/item and a total of \$5,000/day.

Q7.) How will I know if my check has been accepted for deposit?

A7.) Once you have submitted images of the front and back of your check you will receive an onscreen confirmation. Deposits will go through approval at the bank before deposit is reflected on your account. You can expect to see the deposit in your account by the end of the business day (our cutoff time is 5:30 pm).

You can view the status of your Mobile Deposit by the end of the business day. To view the status, log in to Mobile Deposit, choose “Deposit Check” and “Activity”. You can also view this information in Internet Banking by clicking on Transactions, choose “Activity Center” and then click on the “Deposit Check” tab in the dark blue toolbar.

Q8.) What do I do with the check after using mobile deposit?

A8.) You should retain the check for 90 days. Do not attempt to process the check at another financial institution or through another location.

Q9.) Can I deposit a third party check using mobile deposit?

A9.) You must bring the check into the bank for deposit. Third Party checks are not accepted via mobile remote deposit.