

# FBW Mobile Deposit Capture Frequently Asked Questions



## What is FBW Mobile Deposit Capture?

FBW Mobile Deposit Capture allows you to deposit a check into your active FBW checking, savings or money market account from anywhere at any time, day or night. Simply login to the FBW Mobile App, enter the amount to be deposited, snap a picture of the front and back of the check and you are done! FBW Mobile Deposit Capture gives you the flexibility to take care of your banking needs when it is most convenient for you!

## What is required to use FBW Mobile Deposit Capture?

1. An active FBW checking, savings or money market account
2. Enrollment in our FBW Mobile Banking App

## How do I get started using FBW Mobile Deposit Capture?

Once you have downloaded the app from the iTunes® or Google® Play Store from your mobile device, you are ready to begin.

Click the “Deposits” button, enter your login credentials and follow the screen to make your deposit...it’s that easy!

## Is FBW Mobile Deposit Capture Free?

Yes! We are happy to offer FBW Mobile Deposit Capture at no charge\* to our consumer\*\* customers.

\*\*Normal” account fees still apply

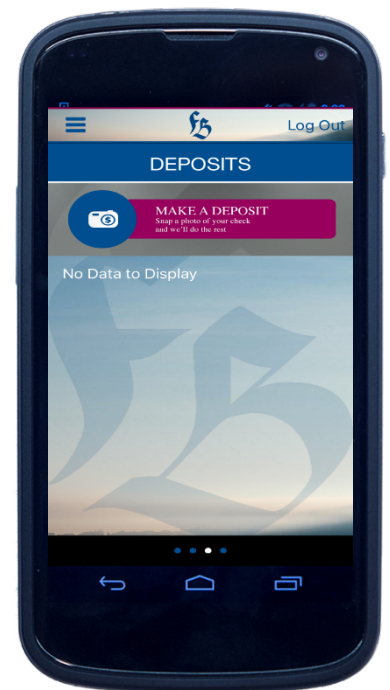
\*\*At this time, we do not offer this functionality to our business customers.

## How do I endorse the checks I have deposited via FBW Mobile Deposit Capture?

The checks must be endorsed by you and include the restrictive endorsement “**For Mobile Deposit Only.**” Including this type of endorsement will be beneficial for you, as you will be able to maintain a record of what checks were deposited via FBW Mobile Deposit Capture versus other, more traditional means.

## What should I do with the paper checks once I have deposited them via FBW Mobile Deposit Capture?

1. Write “Mobile Deposit mm/dd/yy” on the front of the checks (to prevent mistakenly re-depositing the checks).
2. Store the deposited checks securely for 90 days. After that, the checks should be shredded and disposed of properly to prevent identity theft or misuse.



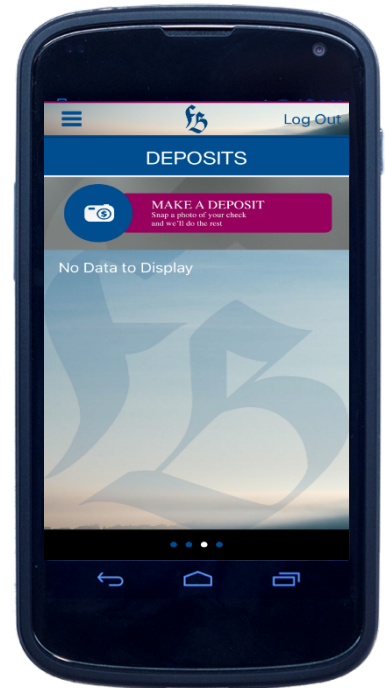
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## Are there any limitations on how many checks I can deposit?

Yes, there are limits for the number of checks and dollar amount that can be deposited per day and month.

<b>Per Day:</b>		
Number of Checks: 5	Dollar Amount: \$2,500.00	
<b>Per Month:</b>		
Number of Checks: 10	Dollar Amount: \$5,000.00	



## What type of checks can I deposit via FBW Mobile Deposit Capture?

You may deposit any checks made payable to you in domestic U.S. dollars. This means that the checks must be drawn from a United States bank in U.S. dollars.

## Are there any suggestions for taking the picture of the check to ensure that the image is acceptable?

- \*Make sure there is good lighting
- \*Place the check on a flat surface
- \*Make sure that all four corners are visible in the picture area
- \*Be sure the camera is in focus before taking the picture

## What is the cutoff for making deposits and receiving the credit into my account?

We must receive your deposit by 3:00 pm on a business day (Monday-Friday), excluding holidays, for next day availability.\* Any deposits made after the 3:00 pm cutoff on a business day, or on Saturday or Sunday or on a holiday, will be available on the 2<sup>nd</sup> day after the day of your deposit.

\*We reserve the right to extend a hold on a deposit or reverse a deposit made through FBW Mobile Deposit Capture

### Examples:

Deposit Made On:	Funds Available On:
Monday, <b>BEFORE</b> 3:00 pm	Tuesday
Monday, <b>AFTER</b> 3:00 pm	Wednesday
Saturday or Sunday	Tuesday
(Holiday) Tuesday, Veteran's Day	Thursday

FOR MORE INFORMATION, CONTACT US AT [SUPPORT@FBWBANK.COM](mailto:SUPPORT@FBWBANK.COM) OR CALL YOUR NEAREST BRANCH AND ASK TO SPEAK TO THE EMERGING TECH SPECIALIST