

Mobile Deposit



FAQs

What are the basic requirements?

- Accounts must be in good standing with very limited insufficient & returned check activity.
- Must be enrolled in Online Banking.
- Must have Mobile Banking app installed.

What are the limits?

- Daily limit of \$5,000
- Item limit of \$5,000

What types of checks are accepted with Mobile Deposit?

- Personal Checks
- Business Checks
- Cashier's Checks
- Government/Treasury Checks

Checks must be from a US institution and in US dollars and made payable to an owner of the account.

Foreign Checks, Savings Bonds, 3rd Party Checks, Returned or re-deposited items, rebate checks, or Money Order may not be deposited using Mobile Deposit.

What special instructions are there for endorsements and how long do I keep each check?

- Please endorse the back of each check with: "For Mobile Deposit Only" and your signature.
- **After receiving deposit confirmation**, please write "void" on your check and retain for 7 days before shredding.

When will my deposit become available?

Deposits made before 3:00pm CST will typically be available on the next business day. You will receive credit for your deposit based upon our Funds Availability Policy. Generally, this will be on the first business day after the day of your deposit. Please review First Texoma National Bank's Funds Availability Policy for further information. Processing days for Mobile Deposit are Monday-Friday, with the exception of Federal Holidays.

Once you've made your deposit, you'll get an email confirmation that we've received your deposit and are processing it. If there is a problem with the transaction, like insufficient funds or potential fraud, you'll receive a message indicating your deposit was rejected. Please contact us directly for the reason it was rejected and for further instructions.

For questions, please contact us at 580-924-4242 during normal banking hours.