

# 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
- 7 day limit \$15,000
- Limit of 20 deposits per week

### **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, 3<sup>rd</sup> Party checks, Returned or re-deposited items, Rebate checks, or Money Orders may not be deposited using Mobile Deposit.

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

- Please endorse each check with: "FTNB Mobile Deposit", the current date, your signature, and your FTNB account #."
- 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 3:00 p.m. CST will typically be available on the next business day. Otherwise, it will be processed the following banking 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 any problem with the transaction, like insufficient funds or potential fraud, you'll receive a letter in the mail asking you to bring the check to a financial center to resolve the issue.

***For questions please contact us at 1-800-446-1362.***