

FSB&T Mobile Deposit Procedures

Eligible Checks

- Mobile Deposit allows you to deposit most checks drawn on U.S. financial institutions.
- Checks must always be made payable to you or an owner of the account where the check is being deposited.
- Checks must be drawn on a financial institution located within the United States of America and payable in U.S. currency.
- Checks cannot be dated more than six (6) months prior to the date of the deposit.
- Certain items are not supported through the remote deposit channel and must be deposited at a bank location. These may include but are not limited to: third party checks, substitute checks, government bonds, cash or savings bonds.

Check Image Requirements

- Place check on flat, dark-colored surface in a well-lit area.
- Position device's camera over check to minimize angles, glare, and shadows.
- Align the check with the four corners of the guide image, and not the corners of your screen.
- Avoid objects and clutter around the check.
- Hold the device steady.
- Any original paper check items that remain unreadable after multiple attempts to obtain a clear image must be physically deposited at the bank.

Mobile Check Deposit Endorsement

You are required to place a physical payee endorsement on the back of all check items prior to creating your image through Mobile Deposit. Endorse the back of the check with your signature and the words "For Mobile Deposit to FSBT" directly below the endorsement(s). If a check is made out to multiple parties, all parties must endorse the back of the check.

Check Safekeeping, Retention and Destruction

- Check storage and the destruction of items deposited through Mobile Deposit is your responsibility because the paper checks are never physically deposited.
- FSBT requires that Mobile Deposit customers store the check for 7 business days. You are required to shred the check once it has posted to your account. Cross-cut shredding is strongly recommended for check destruction.

Please Note:

The funds you deposit via Mobile Deposit may not be available for immediate withdrawal. Approved mobile check deposit transactions will post to your account on business days when the bank is open for business (Monday - Friday, excluding holidays). Deposits received and approved by 6:00 pm CST will be posted the same business day. Deposits received after 6:00 pm CST will be posted the next business day.

To deposit a check using Mobile Deposit:

1. Endorse the check properly. Sign the back of your check and write “*For mobile deposit to FSBT*” directly below your signature.
2. Launch the FSBT Mobile App from your mobile device and log in.
3. From the dashboard, tap Deposit > Deposit a Check
4. Enter Check amount. Make sure the amount entered matches the amount on the check.
5. Indicate the account into which you would like to make your deposit.
6. “Tap to Capture” photos of both sides of your check.
7. Review and Submit
 - Review your deposit information for accuracy, then tap Submit.
 - Wait for the submission to complete – be sure not to answer calls or navigate away until it’s submitted.
8. Deposit Confirmation.
 - Once your deposit is submitted, you’ll see a confirmation on screen with a summary of your deposit details.
 - View deposits anytime in your Account History.
 - Deposits up until 6:00 PM CST on business days still count as a deposit on that business day.
 - All deposits are subject to our Funds Availability Policy.

After the deposit:

- Be sure you always log off completely when you finish using the Mobile Banking app.
- You will receive an email confirming your deposit details. Please review the email for possible exceptions.
- Write “Electronically Presented on [date]” across the top of the check – to protect against duplicate deposits.
- Securely store your check for 7 business days after it has posted to your account.
- After 7 business days, you can mark the check “VOID” and securely destroy it. Cross-shredding is the suggested method for destruction.

Questions?

We’re ready to help. If you have questions, just call us at 903-693-6606 or visit us at the bank.