

## First Vision Bank Mobile Deposit

### Frequently Asked Questions

#### Q: What is Mobile Deposit?

A: Mobile deposit is a secure and convenient way to deposit a check into your Checking or Savings account using the First Vision Bank Mobile App. All that is required of your phone is that it has an auto zoom lens. It's Simple! Login to your First Vision Mobile App and select Check Deposit in your Menu. Take a picture of the front and back of the check, enter the amount of the check, choose your account and select Continue.

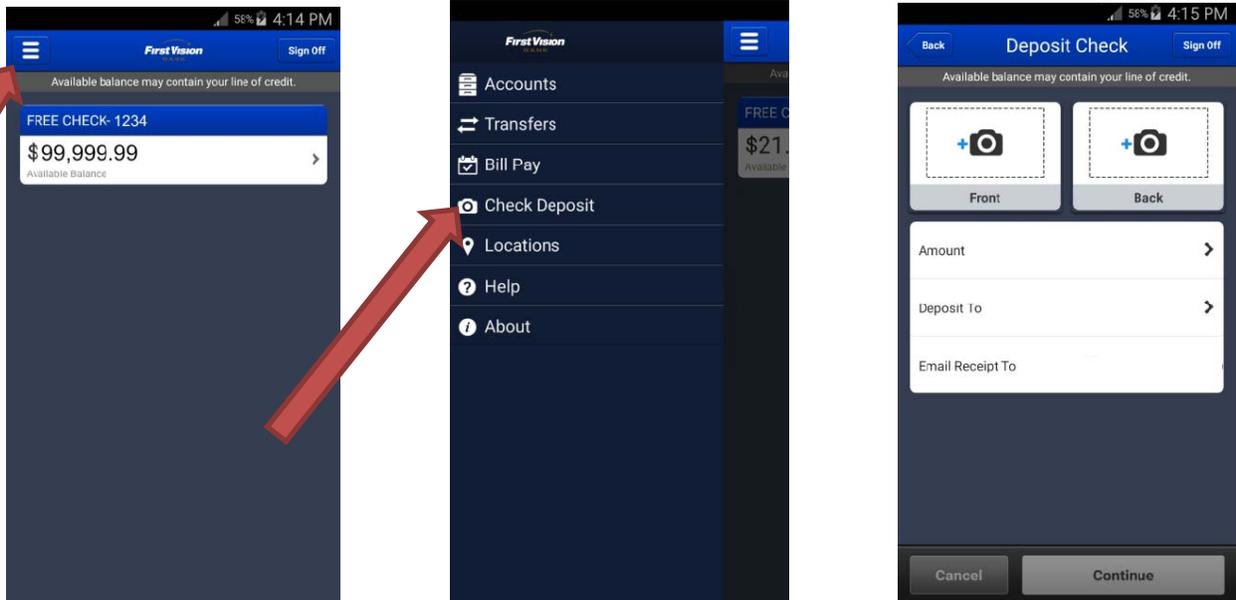
#### Q: Who is eligible for Mobile Deposit?

A: To use Mobile Deposit, you must have the following:

- A First Vision Bank account (personal checking, money market, or regular savings account). An eligible account must be open for and active for 60 days and is good standing with the bank.
- An active First Vision Bank Online Banking Account with the Mobile App downloaded on your phone.
- An account that demonstrates financial responsibility.

#### Q: Where do I find the Mobile Deposit option in the First Vision Bank Mobile Banking app?

A: The option is titled Check Deposits, and will be listed in your menu.



#### Q: Do I need a deposit slip to make a deposit through Mobile Deposit?

A: No. We will use what is called a substitute (or electronic) deposit slip to post the deposit to your account. You will only need to take a picture of the front and back of the check being deposited.

**Q: Should I endorse my check before taking a picture?**

A: Yes, endorse it with: Your signature and “For Mobile Deposit”

**Q: What type of checks can I deposit with Mobile Deposit?**

A: Checks made payable to you and drawn on a bank within the United States can be deposited through Mobile Deposit.

The following examples are types of checks or items which **cannot** be deposited through Mobile Deposit:

- The checks are not payable to you;
- The check images are illegible;
- The checks are not drawn on United States banks;
- The check images have been previously converted electronically (termed “substitute checks” as defined by Check 21);
- The check images and quality are unreadable (including MICR data);
- The original check is dated more than six months prior to the date of deposit;
- The checks are post-dated;
- There is evidence of alteration to the information on the check(s);
- The checks are ones in which a stop payment order has been issued;
- The checks are fraudulent or otherwise not authorized;
- The checks lack an endorsement;
- The check have been re-deposited or returned for “non-sufficient funds;”
- The checks are ones on which there are insufficient funds;
- The check image does not comply with the requirements established by the American National Standards Institute (“ANSI”), the Board Of Governors Of The Federal Reserve Board, under federal Regulation CC, or any other regulatory agency, clearing house or association.

**Q: When will funds be made available to me from deposits made by Mobile Deposit?**

A: Mobile Deposits will generally be made available to you on the business day following the deposit date. In order to receive available funds the next business day, mobile deposits must be made before the 4:00pm CST cut off time. Business days are every Monday through Friday, excluding federal holidays recognized by First Vision Bank.

**Q: Are there limits for deposits made through Mobile Deposit?**

A: Mobile Deposit limits are:

- \$2,500 per day deposit limit
- \$2,500 per single item limit

**Q: What do I do with the check after I deposit it through Mobile Deposit?**

A: Once a check has been credited to your account, mark the check as “Electronically Presented.” In case the actual check is needed to resolve any claims and aid in the clearing and collection process, you should retain the check for at least 30 calendar days after the date of the image transmission. After that 30-day period, you should destroy or properly dispose of the check.

**Q: Are there any helpful hints to make using Mobile Deposit more efficient:**

A:

- Make sure that the check amount entered matches the amount written.
- Verify that the back of the check is endorsed.
- Flatten folded or crumbled checks before taking your photos.
- Keep the check within the on-screen corners when capturing your photo.
- Capture the photos in a well-lit area.
- Place the check on a solid dark background before taking the photo.
- Keep the phone flat and steady above the check when taking your photo
- Make sure the entire check image is visible and in focus before submitting your mobile deposit.