



With our F&M MobileBiz! app, you can deposit checks with your camera enabled smartphone and tablet!

To be Eligible for Mobile Deposit:

1. You must have held a deposit account relationship with our bank 45 days prior to requesting approval for Mobile Deposit.
2. You must have held a satisfactory deposit relationship with our bank for the previous 6 months.
Less than: 10 NSF items, 10 Overdrafts and/or 10 Returned deposited items
3. Your account type cannot be: Court Ordered Blocked Account,

To enroll for Mobile Deposit, simply open the app, select "Deposit" from the app menu then follow the prompts to complete and submit the enrollment form. Notification of approval will be posted on your app within 1-2 business days (Monday through Friday, excluding holidays). Upon approval, you will be ready to make your first mobile deposit.

Deposit Limit - \$3,000 per *business day. *Monday - Friday, excluding when closed for holidays

Deposit Fee - \$.50 per deposit (1 check per deposit)

The total fee for all Mobile Deposits made during the statement cycle is charged at the end of your monthly (Checking) or quarterly (Savings) statement period.

Mobile Deposit Endorsement:

Checks must be endorsed as follows:

1. **Payee(s) name (stamped or signed),**
The payee(s) must be an owner of the account into which the deposit is being made.
2. **For Deposit Only, and**
3. **Account Number.**

Mobile Deposit Processing Time:

The cut-off time for submitting a Mobile Deposit for same day processing is 2:30 pm (CST). Mobile Deposits received after 2:30 pm (CST) or on Saturday, Sunday and when closed for holidays will be processed the next business day (Monday through Friday, excluding holidays).

Mobile Deposit Q&A's

Q. What kind of checks can I deposit?

A. Personal and business checks made payable to the business.

Q. How will I know that my deposit was accepted?

A. You will receive confirmation that the deposit was received.

Q. Can a deposit be rejected?

A. Deposits can be rejected for specific reasons, which can include:

1. Images unreadable: If this occurs, please take new images and try your deposit again.
2. Invalid check type: If this occurs, take the check to an F&M Branch for deposit.
3. Duplicate check deposit: If this occurs, verify that you have received previous credit for the deposit.
4. Other issues such as *missing endorsement, signature or amounts do not match*: Please refer to any on screen message for further instructions.

For Help with Mobile Deposit: Call 931-645-2400 or 800-645-4199 toll free, Monday - Thursday (8:30- 4:00 CST); Friday (8:30 am - 5:00 pm CST).