



**With our MobilePlus! app, you can deposit checks with your camera enabled smartphone and tablet!**

**To be Eligible for Mobile Deposit:**

1. You must be an owner of the account for which you are requesting approval for Mobile Deposit.
2. You must have held a satisfactory deposit relationship with our bank for the previous 45 days. Less than: 5 NSF items, 5 Overdrafts and/or 5 Returned deposited items.
3. Your account type cannot be: Conservatorship, Court Ordered Blocked Account, \*Custodial, Estate Administrators, Executor, Personal Representative, Guardianship, Representative Payee, Irrevocable Trust.  
\*TNUTMA Custodial accounts are eligible.

**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 - \$10,000 monthly.**

**New Customer Deposit Limit - \$500 per \*business day for 45 days - \$5,000 monthly.**

\*Monday - Friday, excluding when closed for holidays

**Deposit Fee - No Charge.**

**Mobile Deposit Endorsement:**

Checks must be endorsed as follows: **Payee(s) name, For Deposit Only and Account Number.** The payee(s) must be an owner of the account into which the deposit is being made.

**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 (payroll) checks, money orders, traveler's checks and U.S. Treasury checks made payable to you and drawn on a bank within the United States.

**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 800-295-1519 toll free, Monday - Thursday (8:30- 4:00 CST); Friday (8:30 am - 5:00 pm CST).

