



With our MobilePlus! app, you can bank at your convenience from your smartphone or tablet!

Features of MobilePlus! include:

- > **Passcode Entry**
- > **View Account Balances and Transactions**
- > **Transfer Funds between F&M Accounts**
- > **Pay Bills**
- > **Deposit Checks (Mobile Deposit)**
- > **Connect other Financial Institution Accounts (View Balances and Transactions)**
- > **Geo-Location of F&M Branches (nearest you) and Geo-Location of all ATMs (nearest you)**

MobilePlus! is Secure

No personal information is saved on your mobile device; and the highest level of security is delivered thanks to multiple layers of access authentication. **Important: Securely maintain and do not share your Online Banking Security data and your MobilePlus! Passcode.**

To Use the F&M MobilePlus! App You Need:

An active Personal Online Banking Account and a smartphone or tablet with: Apple iOS16 (or greater) or Android with 8.0 (or greater)

Best Practice: Before downloading our F&M MobilePlus! app, logon to your Online Banking Account.

- > If you are not able to logon, select the **"Forgot Password"** link to **reset your password** or **contact us** for assistance (contact information at the bottom of this page).
- > Once logged on, select **"Profile"** (top of the screen) to review your Challenge Questions / Answers. Select "Edit" to change your Security Questions and/or Answers.
- > Also on the **Profile Screen**, you can change your password and update your email address and phone number.

To Get Started Using F&M MobilePlus!:

1. Search for and Download the **"F&M MobilePlus!"** app from the applicable app store.



2. Once you read and accept the MobilePlus! Terms, you will be ready to setup and use **F&M MobilePlus!**
3. The first time you open the app, you will log on using your Personal Online Banking User ID and Password; and will also be required to correctly answer one or two of your security questions. Once done, you will be asked to enter and confirm a 4-digit **MobilePlus!** Passcode.
4. It may take 10 - 15 minutes for your Security data to link-up and report your Online Banking Account data to your Mobile App. Do not enter information or press additional keys until your phone's refresh function stops spinning.
5. Review and complete your **MobilePlus!** User Profile so we can contact and assist you if needed.
6. We encourage you to view the **MobilePlus! Demo** and read the **MobilePlus! FAQs / Instructions** provided on our F&M website's (www.myfmbank.com) Mobile Plus page.

Contact Us: Call 931-645-2400 or 800-645-4199 toll free, Mon. - Thur. (8:30 am - 4:00 pm CST); Fri. (8:30 am - 5:30 pm CST) or send a secure email: Select "Contact Us" on our website www.myfmbank.com. You will receive a response to your message during the stated business hours.



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 800-645-4199 toll free, Monday - Thursday (8:30- 4:00 CST); Friday (8:30 am - 5:00 pm CST).

