

MOBILE DEPOSIT TIPS

ELIGIBLE DEPOSITS

Checks and items that **are** eligible to deposit by mobile deposit:

- Checks payable to you, the account holder, with the same spelling we have on our system
- Checks payable in U.S. dollars and drawn at any U.S. bank
- Personal, business, and most government checks

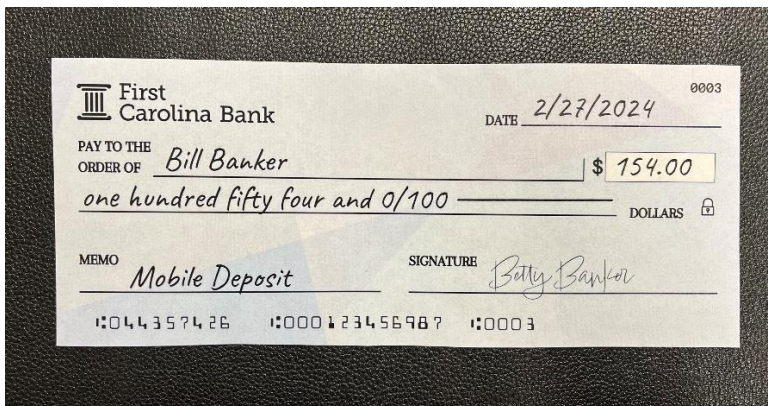
INELIGIBLE DEPOSITS

Checks and items that **are not eligible** to deposit by mobile deposit:

- Checks payable to any person or entity other than you
- Checks payable to you and another party
- Checks payable to any person or entity other than the person or entity that owns the account into which it is being deposited
- Checks payable to your business if depositing into a personal account
- International checks
- U.S. savings bonds
- U.S. postal money orders
- Remotely created checks (paper or electronic)
- Convenience checks (checks drawn against a line of credit)
- Traveler's checks
- Cash
- Checks with illegible data
- Duplicate checks

CAPTURING THE BEST CHECK IMAGE

- Use good lighting, ensuring no shadows across the check
- Place on plain, dark background
- All four corners of the check are visible
- Check image is clear, not blurry
- The MICR line (numbers on bottom of the check) is readable



ENDORSEMENT GUIDELINES

Endorse the check as if you were at the teller line at the Bank. Write **For Mobile Deposit Only FCB** on one line under the signed endorsement, which you should complete using the guidelines below.

- **Personal**

- If the check is made out to you, you are the account holder, and the spelling is accurate to what we have on our system, **sign your name**. Then, you should restrict the endorsement by writing **For Mobile Deposit Only FCB**.

ENDORSE HERE <u>Bill Banker</u> <u>FOR MOBILE DEPOSIT ONLY FCB</u> <hr/> <p>DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE *</p>
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- **Business**

- If the check is made out to your business, you are an authorized signer on the account, and the spelling is accurate to what we have on our system, **endorse the check with the business name** and restrict the endorsement by writing **For Mobile Deposit Only FCB**.

ENDORSE HERE <u>Bill's Banking Services</u> <u>FOR MOBILE DEPOSIT ONLY FCB</u> <hr/> <p>DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE *</p>
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MOBILE DEPOSIT FREQUENTLY ASKED QUESTIONS

HOW DOES MOBILE DEPOSIT WORK?

Mobile deposit is available through the First Carolina Bank mobile app, which can be found on the Apple App Store and Google Play Store. Once you successfully sign in:

- Select the Deposit button
- Enter the check amount
- Endorse the back of the check following the guidelines listed previously in this document (*Reminder: checks without **For Mobile Deposit Only FCB** will be rejected*)
- Take a photo of the front and back of your endorsed check with your mobile device following the best practices listed previously in this document
- Submit your deposit

You will receive a confirmation message on your mobile device for each successful deposit. We will also send you a deposit confirmation to the primary email address listed on your account. The Bank will review your deposit and, if accepted, will usually post it to your account on the next business day. We advise that you store the check securely for at least seven days before destroying it, just in case the original check is required for any reason.

WHO IS ELIGIBLE FOR MOBILE DEPOSIT?

Personal and business customers who utilize online and mobile banking and who maintain an eligible checking or savings account are able to enroll in mobile deposit. To be eligible, the First Carolina Bank checking or savings account must have been active for at least 60 days and have had no NSF activity prior to the enrollment request. Additional approval is required if either of those qualities are not met.

WHEN IS MY MONEY AVAILABLE? ARE THERE DEPOSIT CUTOFF TIMES?

Mobile deposits made before 6PM EST are usually posted the next business day.

IS THERE A LIMIT ON HOW MUCH MONEY I CAN DEPOSIT USING MOBILE DEPOSIT?

Yes, and you can view your limits by clicking the information icon beside 'Deposit limits' below where you input the check amount in your app. Default mobile deposit limits are as follows:

- **Personal**
 - Single Check: \$1,000
 - Daily Total Amount: \$2,500
 - Monthly Total Amount: \$10,000
 - Daily Total Checks: 5
 - Monthly Total Checks: 20
- **Business**
 - Single Check: \$5,000
 - Daily Total Amount: \$5,000
 - Monthly Total Amount: \$20,000
 - Daily Total Checks: 10
 - Monthly Total Checks: 20

WHAT SHOULD I DO WITH MY CHECK AFTER MOBILE DEPOSITING IT?

We advise that you store the check securely for at least seven days before destroying it, just in case the original check is required for any reason.

HOW WILL I KNOW IF THERE'S A PROBLEM WITH MY DEPOSIT AFTER I SUBMIT IT?

If a problem arises with your mobile deposit, such as a returned check or an improper endorsement, we will send a message to the primary email address listed in your account. In addition, a local branch representative will contact you to assist.

IS THERE A FEE FOR MOBILE DEPOSIT?

There is no fee for mobile deposit for personal accounts. Business customers who utilize our treasury management products may be subject to a setup and recurring monthly fee.