



FNB Mobile Deposit FAQ

Q. What is FNB Mobile Deposit?

A. FNB Mobile Deposit allows you to take a picture of the front and back of checks drawn on a United States financial institution to deposit into your eligible checking, savings, or Money Market Account via our Mobile Banking applications.

Q. How secure is FNB Mobile Deposit?

A. At First National Bank of Steeleville (“the Bank”), we’re dedicated to protecting your personal information. We use a variety of technologies that help ensure our products and services remain secure, including login credentials and data encryption.

Q. What do I need to be eligible to enroll in FNB Mobile Deposit?

A. You will need a checking, savings or Money Market Account that has been open for at least six months and is in good standing to qualify; and be enrolled in Internet Banking with our Mobile Banking applications downloaded to your mobile device with the ability to receive text messages and picture taking.

Q. What items may be deposited through FNB Mobile Deposit?

A. Checks made payable to the account owner or joint owners that have been properly endorsed with “FNB Steeleville Mobile Deposit Only” and the owner’s signature.

Q. What items cannot be deposited?

- No foreign checks
- No Bonds
- No 3rd party checks
- No returned or re-deposited items
- No rebate checks
- No jointly payable checks unless both parties are joint owners on account
- No altered checks
- No stale-dated checks
- No previously submitted checks

For more information see the Mobile Deposit User Agreement.

Q. Do I need a deposit slip when using Mobile Deposit?

A. No. A deposit slip is not necessary.

Q. Are the check images stored on my device?

A. No. The check images are stored on a secure encrypted server and not on your device.

Q. What do I do with my checks after they are deposited?

A. Upon your receipt of a confirmation from First National Bank of Steeleville that we have received an image that you have transmitted, you should mark the item as “Electronically Presented”, “VOID”, or otherwise render it incapable of further transmission, deposit, or presentment. You should retain the check for at least 7 calendar days from the date of the image transmission. After 7 days, you should destroy (shred) the check that you transmitted.

Q. What is the cutoff time for deposit to be considered that day?

A. Cutoff time for submitting deposits is 4:00 PM Central Time (Monday through Friday excluding Holidays).

Q. What are the deposit limits?

A. For security reasons there are limits on deposits using Mobile Deposit. These limits vary. Contact one of our customer service representatives for more information.

Q. Is there a fee?

A. This is a free service offered by First National Bank of Steeleville. The Bank may change the fees for use of Mobile Deposit at any time. For more information see the Mobile Deposit User Agreement. Message and data rates may apply. Please check with your communications service provider for access rates, texting charges, and other applicable fees.