Mobile Check Deposit FAQs

General Questions:

What is mobile check deposit?

Mobile Check deposit is a service that allows customers to submit a check to Farmers State Bank for deposit via their smartphone or tablet device. This is done by capturing an image of the front and back of the check (via the camera on the device) to be deposited and then submitting the image to Farmers State Bank via the mobile app.

Is the FSB mobile app required in order to use the service?

Yes. The customer must download the FSB app to a camera-enabled Apple iOS/Android device. Mobile check deposit is not available via a computer or non-Apple iOS/Android device.

Do all customers qualify for the service?

Currently all customers are qualified for this service. Requirements can change at the sole discretion of Farmers State Bank.

Are there deposit limits and/or check holds for deposits made through mobile check deposit?

Yes. In order to maintain prudent risk standards, limits and hold rules apply and are at the sole discretion of Farmers State Bank. **The *current daily dollar limit is $2,000.00 per business day for qualified users*.** Such limits will be reviewed and adjusted periodically at FSB's discretion or upon their request.

Is there a fee for the service?

Currently there is no fee for this service.

Must the check be endorsed?

Yes. The check must be endorsed in the following manner:

- ***"For Mobile Deposit Only at FSB"***
- ***Signature of payee listed on the check.***

Questions about Using the Service

Where does the customer go to access the service on their mobile device?

Under the Mobile Banking menu, select "Mobile Deposit."

Does the customer need to input any information about the check before snapping a picture of it?

Yes. The customer must select the eligible account which they wish to deposit the check into and the dollar amount.

Can a customer deposit any type of check?

No. Not all checks/items are eligible to be deposited through mobile check deposit. Per the user agreement, the following items are **NOT** eligible for deposit:

- Checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into.
- Checks containing an alteration on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- Checks payable jointly, unless deposited into an account in the name of all payees.
- Checks previously converted to a substitute check, as defined in Federal Reserve Board Regulation CC.
- Checks drawn on a financial institution located outside the United States.
- Checks that are remotely created checks, as defined in Federal Reserve Board Regulation CC.
- Checks not payable in United States currency.
- Checks dated more than 6 months prior to the date of deposit.
- Checks that are "VOID" after 90 days
- Checks or items prohibited by Farmer State Banks current procedures relating to the Services or which are otherwise not acceptable under the terms of your FSB account.
- Checks payable on sight or payable through Drafts, as defined in Federal Reserve Board Regulation CC.
- Checks with any endorsement on the back other than that specified in this agreement.
- Checks that have previously been submitted through the Service or through an electronic deposit delivery system offered at any other financial institution and/ or FSB. (E.g. Mobile, Branch, ATM, Consumer, Merchant and automated clearing house (ACH) check conversions.
- Checks or items that are drawn or otherwise issued by the U.S. Treasury Department
- Money Orders and Travelers Checks.
- Checks that are drawn on or produced from any of your FSB account(s), written to yourself, and authorized by yourself for deposit to your own account.
- If an item is dishonored, you will receive an image of the original check or a substitute check as the chargeback item.

Must the check be made payable to the account holder?

Yes. The check must be made payable to the account holder or joint account holder.

Is the customer required to capture an image of the front and back of the check, or just the front?

A clear image of both the front and back of the check must be taken and submitted.

Will the system reject an unclear image?

Yes. The customer will then have the option to take the picture again.

What account types can the deposit be made into?

Checking, Savings, or Money Market.

How will the customer know that their deposit has been successfully submitted and isn't just floating around in a black hole?

The customer will receive a confirmation message upon successful transmission. The customer can also view the history of all of their deposits by selecting the "Review Deposits" option on the "Mobile Deposit" page of the mobile app. Deposits are reviewed and processed after 4 PM Eastern on business days.

What department within Farmers State Bank reviews the deposit items for acceptance or rejection?

Support Center – Support@Farmersstate-oh.com or 1-800-350-2844

How will the customer know if their deposit has been accepted or rejected?

The customer can view the history of all of their deposits by selecting the "Review Deposits" option on the "Mobile Deposit" page of the mobile app.

Are funds immediately available after the item has been accepted?

No. Mobile check deposits are subject to holds and at the sole discretion of Farmers State Bank. Deposits are reviewed and processed after 4 PM Eastern on business days.

How will the customer know when the funds have been deposited into their account and available for use?

The customer can see all of their transaction history 24/7 through online/mobile banking. They will not receive a specific notification when the deposit has been made and the funds are available. Deposits are reviewed and processed after 4 PM Eastern on business days.

How long should a customer expect to have to wait before their deposit is completed and the funds are available?

Funds should be available after 4 PM Eastern on business days (Monday-Friday, excluding holidays); however, extended holds may be placed on items at the sole discretion of FSB.