



FIRST NORTHERN BANK

www.thatsmybank.com

Mobile Deposit Frequently Asked Questions

Q: What is Mobile Deposit?

A: Mobile Deposit turns your smartphone or iPad into a deposit making device, allowing you to deposit checks from any location at your convenience.

Q: How do I get Mobile Deposit?

A: If you are already a Mobile Banking customer, download our updated FNB Mobile App. If you do not have Mobile Banking, learn more about how to enroll by going to this link:

<http://www.thatsmybank.com/service-center/services/mobile-banking.html>

Q: To what accounts can I make a deposit?

A: You can deposit to any of your First Northern Bank checking accounts.

Q: Is there a limit on the amount and number of checks I can deposit?

A: You can deposit up to \$2,000 per account per day and up to \$4,000 per account per month. You can deposit as many checks as you wish, as long as you stay within our deposit requirements.

Q: Do I need to endorse my check for Mobile Deposit?

A: Yes. Checks need to be endorsed by adding "For Mobile Deposit Only" and your signature. Please use blue or black ink for a clearly legible endorsement. Otherwise the application may not detect the endorsement and decline the deposit.

Q: Do I have to provide a deposit slip with my check?

A: No. You do not have to provide a deposit slip with your check. Just take a photo of the front and the back of your check.

Q: How will I know if my deposit was successfully submitted?

A: Once a deposit has been made, a message will appear in the app stating "Deposit Sent Successfully."

Q: How do I know if my deposit was approved and processed?

A: You can validate that your deposit has been made by checking your Online Banking transaction history on your mobile device or computer the following business day.

More on back

Q: When will the funds be available in my account?

A: A deposit must be made by 6:00pm PST on any business day (Mon – Fri) in order for funds to be available in your account the next day. Deposits received after 6:00pm PST will be processed the next business day.

Q: Will a hold be placed on my deposit?

A: Availability of credit for items processed using Mobile Deposit will be subject to our current availability schedule, which may be amended by First Northern Bank from time to time.

Q: Is Mobile Deposit free?

A: Yes! Mobile Deposit is a free service. However, there may be charges associated with text messaging and/or data usage with your wireless plan. Check with your wireless carrier to know for sure.

Q: I keep getting an error message, “Please Retake Photo.”

A: Be sure you are getting a clear image of the check, and all four corners of the check are showing in the picture of the check. Position the camera directly over the check, not at an angle. We also recommend you take the photo on a dark plain surface that is well lit.

Q: What do I do with the check once I have made a deposit?

A: Please write “Processed Mobile Deposit,” and include the date, on the front of the check. Keep the check for 14 days and no longer than 30 days. Checks should be shredded after 14 days.