



Q: What is My FSB Mobile Deposit?

A: First State Bank Mobile Deposit allows you to deposit checks to any of your FSB checking accounts using the camera on your mobile device. Use the **My FSB App** for the iPhone or Android to login to **My FSB Mobile** select Deposit Checks. Select the account where you want to make the deposit by selecting “To”. If you have more than one account listed you can scroll and select the account for the deposit. Simply enter the amount of the check and take a picture of the front and back.

Q: Who is eligible for My FSB Mobile Deposit?

A: First State Bank customers who meet the approval criteria of

- At least a 3 month banking relationship with FSB
- If less than 3 months, you can supply statements from a prior bank
- Less than 3 NSF's for the calendar year
- No more than 1 chargeback in a calendar year
- Average Balance greater than \$750 over the last 12 months

Q: How do I request My FSB Mobile Deposit?

A: Use the **My FSB App** for the iPhone or Android and login to **My FSB Mobile** then select Deposit Checks. A Mobile Remote Deposit Service Agreement will appear on your screen. After reading the agreement, if you want to continue select “Accept”. You will be notified by e-mail that your registration has been approved. You may then proceed to make a mobile deposit.

Q: Are there limits for deposits made through My FSB Mobile Deposit?

A: Mobile Deposit limits are:

- Per Deposit Limit: \$2,000.00
- Daily Deposit Limit: \$5,000.00
- Rolling 30-Day Deposit Limit: \$20,000.00

Q: Are there any fees associated with using My FSB Mobile Deposit?

A: Mobile Deposit is \$0.50 per check deposited

Q: When will funds be made available to me from deposits made by MY FSB Mobile Deposit?

A: Mobile Deposits will generally be made available to you the business day following the deposit date. Provisional credit is not granted for Mobile Deposits.

Q: Do I need to endorse my check to make a mobile deposit?

A: Yes. Endorse the back of the check as you normally would, then underneath, write “via mobile deposit”.

Q: What do I do with the check after I deposit it through Mobile Deposit?

A: After you receive confirmation that we have received an image, you should securely store the check for 60 calendar days and must make it accessible to us at our request. After that period expires, you should mark the check void and you can then destroy it by shredding.

Q: What type of checks can I deposit with My FSB Mobile?

A: Checks made payable to you and drawn on a bank within the United States can be deposited through **My FSB Mobile Deposit**. The following is a list of checks/payments that can't be deposited:

- Federal Government
- Money Orders
- Traveler's Checks
- Savings Bonds
- Foreign Checks (not drawn on a US bank)
- Insurance Drafts
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For a complete list of payment/check types which cannot be deposited with **My FSB Mobile Deposit** please see the **First State Bank Consumer Remote Deposit Account Agreement**.