

Mobile Banking FAQs

1. What is First National Bank mobile banking?

First National Bank offers its customers mobile access to account information through the use of a smartphone mobile device and the free FNB Hartford Mobile Banking app for Android™ or iPhone®. Users can securely view account information, transfer funds, set up account alerts, pay bills, make person-to-person payments through Popmoney™ and deposit checks.

2. How can I access mobile banking?

To access mobile banking you must first be a subscriber to the online banking service of First National Bank. Once set up in our online banking service, you will have the option to set up mobile banking. You must acknowledge that you agree to the terms and conditions set forth by First National Bank.

If you currently have an online banking account, log in, select “Options,” then scroll down to “Mobile Banking Profile.” Then click “Enroll Now.” If you don’t currently have access to our online banking service, please go to www.fnb-hartford.com and click “Enroll” in the gold “Internet Banking Access” box on the left side of the home page.

After setting up mobile banking in your online banking account, you must download the FNB Hartford Mobile Banking app from Google Play for Android™ devices or the App store on iTunes for iPhone® devices.

3. How safe is mobile banking?

First National Bank understands the importance of security. The bank and its affiliates and service providers will maintain reasonable safeguards to protect the information from unauthorized disclosure or use.

4. What does mobile banking cost?

First National Bank does not charge for any content, however downloadable content may incur additional charges from your wireless provider. Please contact your wireless provider for information about your Internet access and messaging plans.

5. Do I need a special phone to access mobile banking?

Yes. Your phone must have web browsing capabilities in order to access mobile banking. We also recommend you download our mobile banking app. You can find the FNB Hartford Mobile Banking app on Google Play for Android™ devices or the App store on iTunes for iPhone® devices.

6. What is mobile deposit?

Mobile deposit allows you to use a compatible smartphone to photograph an image of an **original** check that is drawn on, or payable through, a United States financial institution, and electronically deposit it into your eligible First National Bank personal account via the FNB Hartford Mobile Banking app. At this time, the FNB Hartford Mobile Banking app is only available for smartphones and not tablets.

7. Is there a fee for mobile deposit?

Mobile deposit is provided at no charge to you. We may, upon at least 30 days prior notice to you, to the extent required by applicable law, charge a fee for use of mobile deposit.

8. What type of smartphone can I use for mobile deposit?

To access mobile deposit you must have a compatible smartphone with the ability to take photographs and a wireless carrier or access to a secure Wi-Fi network, as well as the FNB Hartford Mobile Banking app.

9. Should I endorse the checks before I submit them for deposit?

Yes. Sign/endorse the back of your check exactly as the check is made payable and also include "For Deposit Only."

10. Can I deposit multiple checks at one time?

No. Each check is one deposit. If you have multiple checks, each check must be submitted for deposit separately in the mobile banking app.

11. Are there limits to how much I can deposit?

For security reasons there are limits on deposits made using mobile deposit. These limits vary and are based on a variety of factors including, but not limited to, the amount of an individual item and the total number of deposits made using mobile deposit in a certain period of time. First National Bank reserves the right to limit the frequency and dollar amount of deposits submitted through mobile deposit.

12. When will my deposit be credited to my account?

Photographing and submitting check image deposits does not constitute receipt of the deposit by First National Bank. Generally, the check image deposits received prior to 4:00 p.m. central time (CT) are processed on the same business day. The funds will be available in the account on the next business day. Business day means any day other than Saturday, Sunday, and federal holidays. Any check

image deposit received after 4:00 p.m. CT on a business day, or on a day other than a business day, will be processed on the next business day.

13. What kind of checks can I deposit through mobile deposit?

First National Bank's mobile banking app will accept photographs of original checks payable to and properly endorsed by you, drawn on financial institutions in the United States with a valid ABA/routing number and denominated in U.S. Dollars, and intended for deposit by you to your designated account with First National Bank.

14. How long should I keep the original check?

First National Bank suggests that you mark deposited items with "Electronically Deposited" to avoid duplicate deposits. You should destroy original checks (30 days following receipt and crediting of your check image deposit to your bank account. Prior to destruction, you will need to maintain each original check in a secure location. Each original check should be fully destroyed following any retention period and a paper shredder is one such method to assure destruction.

15. Will I receive notification of the deposit being received?

Not at this time. Confirm that your mobile deposit has posted to your account by logging into online banking or mobile banking and reviewing your transactions.

16. What happens if I accidentally redeposit a check?

If this accidentally occurs, the item will be detected as a duplicate and your account will be adjusted. You will be notified by mail.

As part of the terms and conditions of First National Bank's mobile banking service, you agree that **you will not intentionally** submit for deposit any original

check to First National Bank or to any other person or entity, if a check image of the original check has already been submitted and accepted for deposit into your account with First National Bank or by any other person or entity.

17. How do I get the best possible image of the check being deposited?

See the tips on how to prepare and make your deposit following this FAQ.

18. Who do I contact if I have any questions regarding mobile banking or mobile deposit?

If you have any questions or concerns, please contact our deposit operations department at 262-670-3878 or visit www.fnb-hartford.com.

19. What do I do if I lose or misplace my phone?

You must deactivate your phone from mobile banking using online banking from a secure computer or by contacting our deposit operations department at 262-670-3878.

If you have additional questions, please refer to our Mobile Banking Terms and Conditions document on our website at <https://www.fnb-hartford.com/online-banking-agreements.htm> or contact our deposit operations team during banking hours at 262-670-3878.

Tips for Preparing and Making your Mobile Deposit

Preparing Your Deposit

- One check is one deposit. If you have multiple checks, each check must be submitted for deposit separately in the mobile app.
- Mobile deposits must be received by 4 p.m. to be included in the same business day's processing. Funds will be available in the account on the next business day.
- Before accessing the mobile deposit application, close all other apps running in the background on your mobile phone.
- Within the FNB Hartford Mobile Banking app, choose "Deposits" on the lower right portion of the screen.
- Choose which account you would like to deposit your check into.
- Enter the amount of the check, double checking that the amount you enter is the same as what's on your check.

Making Your Deposit

- You will need to take a picture of both the front and back of each check. The app will prompt you as you go.
- Sign/endorse the back of your check and label it "For Deposit Only."
- Flatten wrinkled or folded checks before taking a photo.
- Place the check on a solid, dark background in a well-lit area.
- Try to eliminate as much of the background as possible and keep the phone flat and steady above the check when taking the photo.
- Keep the camera as parallel to the check as possible so that the entire check is in focus and not skewed. The MICR numbers across the bottom of the front of the check must be in focus. The MICR numbers include your bank's routing number, your account number and the check number.
- Make sure that your picture is in focus and clear before you submit it, double checking that there are no shadows across the check and that all four corners are in view.
- The app will show previews of both sides of your check before you hit "Submit."



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- Confirm your deposit details on the verification screen.
- You will see “deposit pending” on your screen after you have submitted your deposit.
- Retain your original checks in a secure fashion for a minimum of 30 calendar days after the funds have been made available.



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