

Depositing a Check Tips & Tricks

Mobile Remote Deposit Capture

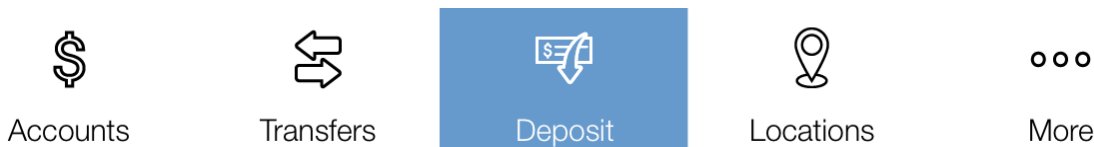
Mobile Banking Terms and Conditions - Please refer to The First National Bank of McHenry Mobile Banking Terms and Conditions for all details regarding Mobile App access and Mobile RDC rules and requirements prior to using the service.

Review your Check – for eligibility for deposit via Mobile RDC.

The check must be payable to you as an account owner. Checks payable to: multiple parties, to trusts, to estates, or to businesses will not be accepted. The check can not contain numeric alterations or changes. The numeric amount must be clearly written with no alterations, additional writing, or marks present in the number box. If the numeric amount cannot be clearly read, the check may not be suitable for Mobile Remote Deposit Capture.

Open The First National Bank of McHenry Mobile App -

It is sometimes best before logging into The First National Bank of McHenry Mobile App to close all other apps running in the background on your mobile phone. The Deposit icon will appear on the bottom of your screen as shown below:



Endorse your Check –

Sign/Endorse the back of your check and print “For Mobile Deposit Only” with your signature. Checks may be rejected if missing this restrictive endorsement.

Deposit your Check –

- ▶ When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on the check.
- ▶ Flatten folded or crumpled checks and place the check on solid dark background before taking the photo of it.
- ▶ Keep the check within the view finder on the camera screen when capturing your photos. Try not to get too much of the areas surrounding the check.
- ▶ Take the photos of your check in a well-lit area with no shadows across the check.
- ▶ Keep your phone flat and steady above the check when taking your photos so the check is not blurry.
- ▶ Hold the camera as square to the check as possible to reduce corner to corner skew keeping all four corners visible.
- ▶ Make sure that the entire check image is visible and in focus before submitting your deposit. The MICR line (numbers on the bottom of your check) must be readable.
- ▶ Retain all deposited checks in a safe location until the deposit is verified on your monthly bank statement.



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Deposit Limits and Cut Off Times –

There is no limit to the number of actual checks you can deposit per day. There is a daily deposit limit of \$2,500 and check amounts over this amount will receive an error message. Checks exceeding \$2,500 should be deposited in person at the bank or through the night depository or mail. Checks will be accepted for deposit on the current banking day through 4:30 PM (Central Time).

Posting of Deposits –

A check image deposit submitted to First National Bank of McHenry electronically is not deemed received until First National Bank of McHenry accepts and confirms receipt of your check image deposit.

Generally, all checks deposited will be available no later than two business days from the day of deposit.

Checks received and accepted before 4:30 PM (Central Time) on a business day we are open will be considered deposited on the same banking day. Overnight, the credit will be posted and reflected in your account for you to review on your online banking account the following morning. Otherwise, we will consider the deposit was made on the next business day we are open.

Acknowledgement that your check image deposit has been received by First National Bank of McHenry does not mean that the check image deposit was received error free.

Rejected Mobile Remote Deposit Capture check deposits will display in your **Mobile Deposit - Check Deposit History** tab marked by a RED banner and “Failed” description.

Deposited checks can be rejected if they are not properly payable or endorsed. Poor image quality may also cause a check to be rejected.

You may verify receipt and the amount of your check image deposit credited to your account by reviewing your online account information or by calling eBanking Customer Service at 815.363.5885.

Common Errors –

The following is a list of some common errors that may affect your ability to deposit a check using the First National Bank of McHenry’s Mobile Remote Deposit Capture service:

- ✖ Bank Routing Number Validation.
- ✖ Item drawn on a non US bank.
- ✖ Image quality failure.
- ✖ Duplicate detection.
- ✖ Declared amount doesn’t match amount detected on check.
- ✖ Amount exceeds deposit limit.
- ✖ Amount exceeds daily deposit limit.
- ✖ Missing endorsement.



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