



Q: When will Mobile Banking with Mobile Remote Deposit Capture (mRDC) be available?

A: February 2, 2015

Q: Is this a new App or enhancements to the existing App?

A: This is just an enhancement to the existing App with several time saving new features.

Q: Will I have to download the new App?

A: It all depends how your device is set up. If device is set up to automatically update this app, you will have to do nothing. However, you have not configured your device to automatically receive updates, you will have to manually search for the app and update it. You will receive a notification on the App Store icon that there are updates available.

Q: What are some of the new enhancements?

A: There are several enhancements with this release:

1. Save Username Save your user name on the login screen for faster logins.
2. Auto Login Securely view balances and history without logging in.
3. PIN Login Create unique 4-digit PIN to quickly access account info.
4. mRDC Securely image & deposit checks 24/7.
5. Debit Card On/Off Turn Debit Cards On/Off in real time.

Q: Will all customers be eligible for Mobile remote Deposit Capture (mRDC)?

A: Yes, all customers are eligible for Mobile RDC regardless of what type of checking (DDA) or Savings account they may have.

Q: Are all accounts eligible for Mobile Banking?

A: Yes, all accounts are eligible to be viewed on Mobile Banking ... You may only transfer money from or to Checking (DDA) and/or Savings Accounts. You will be able to view history on all account types.

Q: Are all accounts eligible for mRDC?

A: No, only Checking (DDA) and Savings accounts are eligible for mRDC.

Q: Are there any transaction fees for using mRDC?

A: No, FSB is providing mobile deposit capture as a VALUE ADDED service to our customers.

Q: How many items may be deposited in a single transaction using mRDC?

A: At this time, only one (1) check may be deposited with each Mobile RDC transaction. Standard daily limits prohibit single or aggregate deposits that exceed \$1,000 each processing day.

Q: What is the cut-off time for a deposit to be considered 'same day' using mRDC?

A: Any deposit successfully transmitted to the bank for processing by 3:00 PM CT will be considered received 'today' and will be available to cover in-clearing items with nightly processing. Any deposit after 3:00 PM CT will not be processed until the next business day.



Q: When will my deposit be available for withdrawal?

A: Depends. Due to various processing schedules, not all deposits may be available for immediate withdrawal and may not be reflected in the memo balances which can be accessed in all banking channels. Deposits received before 3:00 PM CT will be included with nightly processing and will be available to cover in-clearing items and will be visible in all banking channels by opening the next business day.

Q: Is there anything 'special' I need to do to prepare my check for mobile deposit?

A: Yes! As with any other check deposit, you must endorse items being deposited. To use mobile deposit, you ***must*** endorse each item, on the back, specifically, **FSB MOBILE DEPOSIT**. Each item must also be endorsed by at least one (1) account owner of the account receiving the deposit.

Q: What happens if I fail to properly endorse any item presented for mobile deposit?

A: The deposit will be rejected. If an item is rejected, the bank will make an attempt to contact you by phone to make arrangements for the deposit. Repeated attempts to deposit improperly endorsed items ***may*** result in service termination.

Q: Should I retain the original deposited item?

A: It is recommended, best practice to retain the original item until you have received and reconciled the deposit on your account statement. At a minimum, we recommend you retain the check for 30 days. Depending on timing, however you may actually retain the deposited item only for a few days or up to 60 days.

Q: How will I know if a check is deposited?

A: There is a summary screen within the app showing all recent deposits. Each deposit will be assigned a status (COMPLETED / PENDING / REJECTED). Deposits marked 'COMPLETED' have been posted to our account and should be visible in all banking channels.

Q: What if my deposit has been marked 'PENDING' longer than 24 hours or is marked 'REJECTED'?

A: Typically, if your deposit hasn't been completed with 24 hours or has been marked 'REJECTED' it is best to contact our offices during normal business hours to inquire on the deposit using the unique sequence number assigned to the transaction. Keep in mind, deposits made on the weekend or on a day the bank is closed will not be deposited until the next business day.

Q: How do I keep from inadvertently deposited the same item again?

A: The system has controls in place that help safeguard against re-presentments of the same item. Also, bank staff reviews each item being deposited on a daily basis. As a best practice, the bank recommends that customers make a notation on the front of the deposited item by marking it SCANNED and then listing the date of deposit. This will help you avoid depositing the item twice and will help during the reconciliation process.



Q: What happens if I deposit the same item twice?

A: Accidents happen. If our systems detect a re-presentation of the same item, you will be notified. Repeated attempts to deposit the same item may result in service termination.

Q: What if my mRDC service is terminated by the bank?

A: Service will only be terminated to protect you and/or the bank against account abuse or potential fraud. Once the service is terminated, only Bank senior management may authorize the service to be reactivated.

Q: What qualifies as account abuse that may result in my mRDC service being terminated?

A: Several things might disqualify you from using the mRDC service and can include:

1. Failure to maintain your account in good standing;
2. Failure to properly endorse checks presented for mobile deposit;
3. Multiple attempts to deposit the same check;
4. Attempts to deposit a check and then having that check returned as 'DUPLICATE';
5. Failure to perform on any payment obligation with First State Bank

Q: If I have trouble using the service or with a deposit, who should I call?

A: Call the bank during normal business hours (8:00 AM – 4:00 PM, Monday – Friday) by dialing (270) 754-BANK (2265) or call us toll-free at (844) 372-2265.