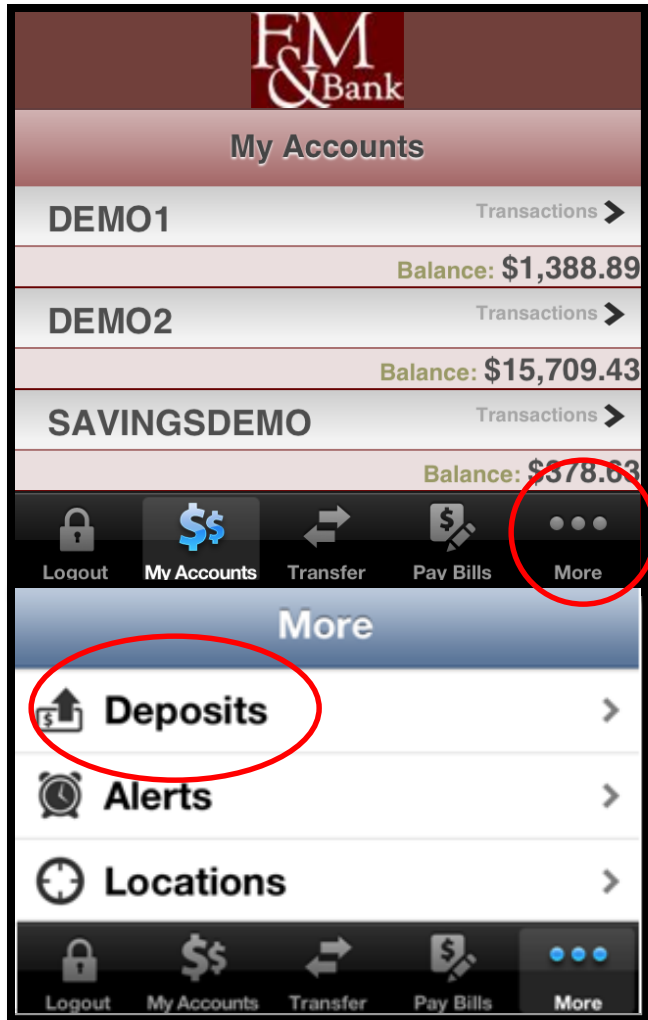




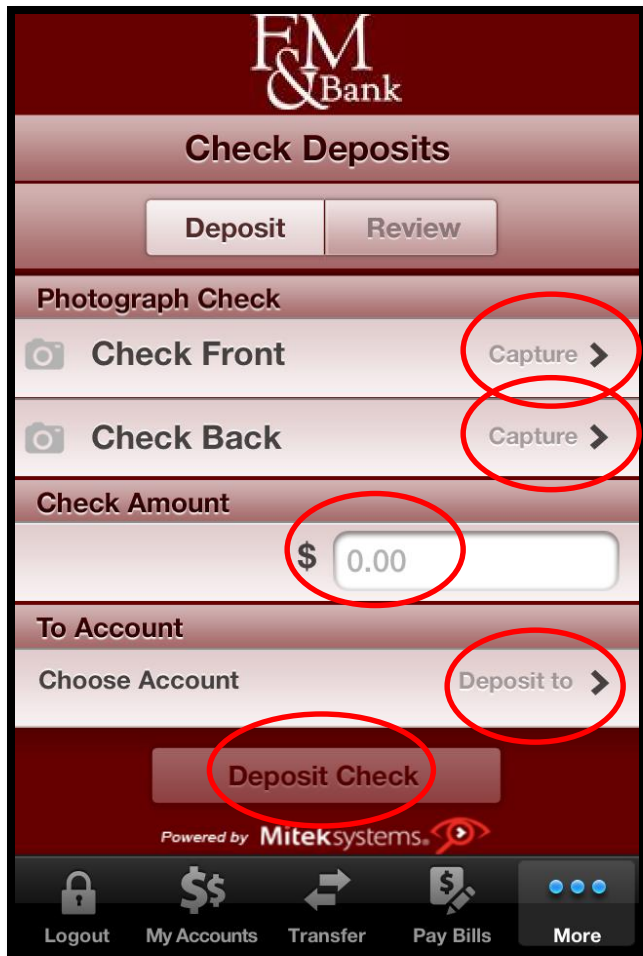
Mobile Deposit Banking
(iPhone & Android)

Deposit Capture



- i-Phone:
 - Need to have Mobile Banking and the latest F&M Bank app from the Apple app store
 - Select More
 - Select Deposits

Deposit Capture



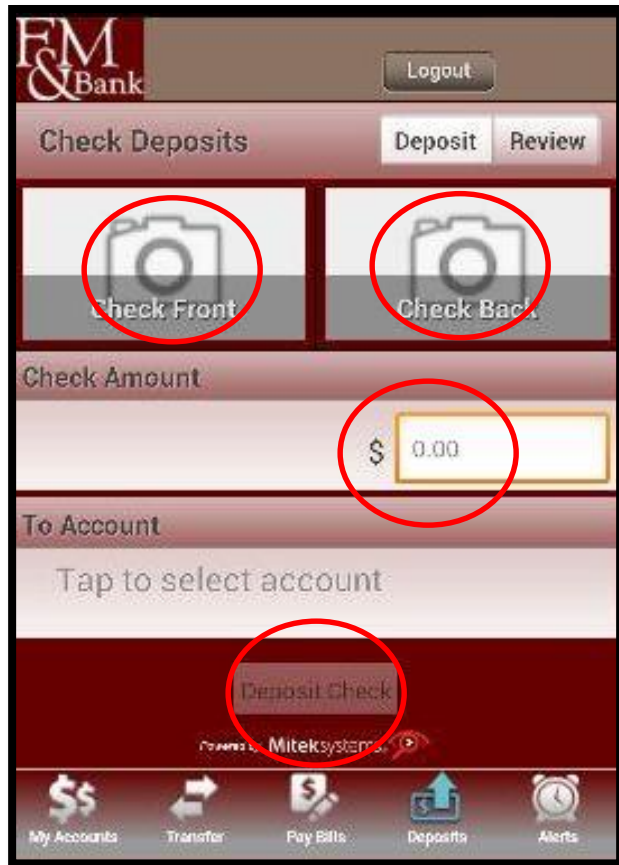
- i-Phone:
 - Select Check Front Capture
 - Select Check Back Capture
 - Enter Check Amount
 - Choose Account To Deposit To
 - Select Deposit Check
- You Can Review The Deposit Before Depositing

Deposit Capture



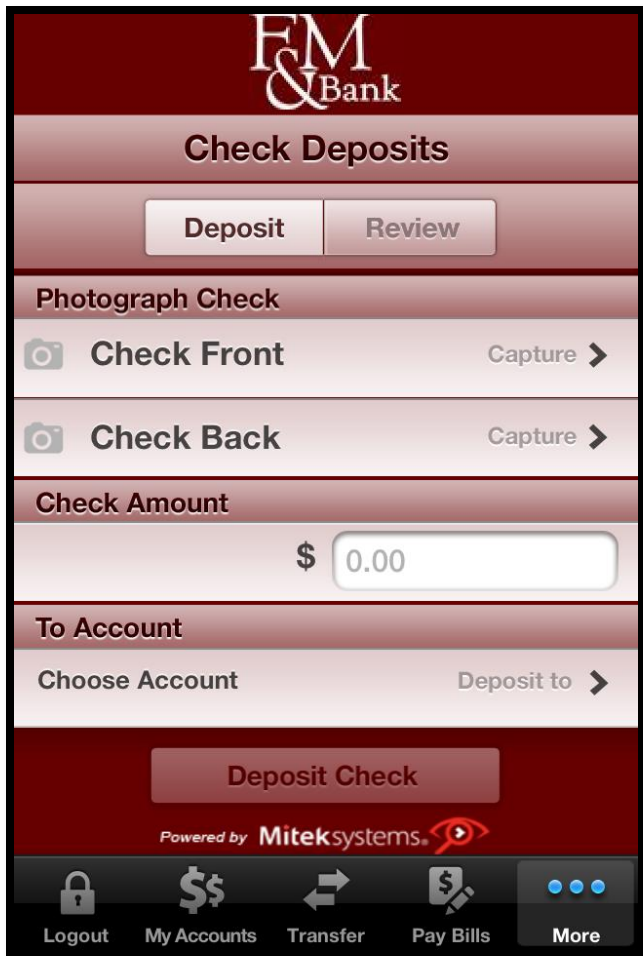
- Android:
 - Need to have Mobile Banking and the latest F&M Bank app from the Play store
 - Select Deposits

Deposit Capture



- Android:
 - Select Check Front
 - Select Check Back
 - Enter Check Amount
 - Choose Account To Deposit To
 - Select Deposit Check
- You Can Review The Deposit Before Depositing

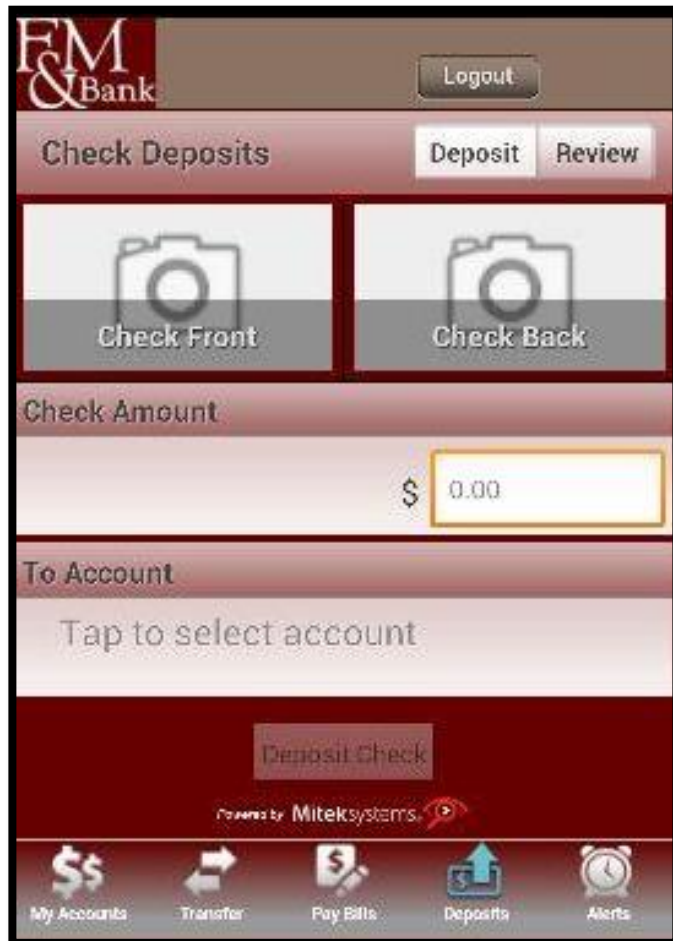
Deposit Capture



- More Information

- Image Of An Item You Transmit Through The Service Is Received And Accepted Before 4:00 P.M. Central Time On A Business Day That We Are Open, We Consider That Day To Be The Day Of Your Deposit
- Funds Deposited Using The Services Will Generally Be Made Available In Three Business Days From The Day Of Deposit.
- There Will Be A \$0.50 Charge Per Check Deposited
- Daily/Monthly Limits
 - CONSUMER
 - \$1,000.00 Daily
 - \$5,000.00 Monthly
 - 5 Items Daily
 - 25 Items Monthly
 - COMMERCIAL
 - \$2,500.00 Daily
 - \$10,000.00 Monthly
 - 10 Items Daily
 - 50 Items Monthly

Deposit Capture



- More Information
 - You Will Receive A Confirmation Text/Email When Transaction Is Complete
- Security
 - Online Banking Credentials Are Not Stored On Your Mobile Device.
 - Check Images Are Not Stored On Your Mobile Device.
 - 128-bit Encryption Masks Your Sensitive Information.
- Photos
 - Place Check On Flat Dark Surface
 - Hold Camera Flat (Not At An Angle)
 - Make Sure All Corners Of Check Are On Screen