



## FNBEA Remote Deposit Anywhere

### Frequently Asked Questions

Q: What is FNBEA Bank Remote Deposit Anywhere?

A: FNBEA Remote Deposit Anywhere allows you to deposit checks to any of your FNBEA Bank checking accounts using the camera on your mobile phone or tablet. Using the FNBEA Mobile App for the iPhone or Android, login to your FNBEA Mobile Banking, and select the Deposit icon. Select the account where the deposit should credit, enter the amount of the check and take a picture of the front and back of the check.

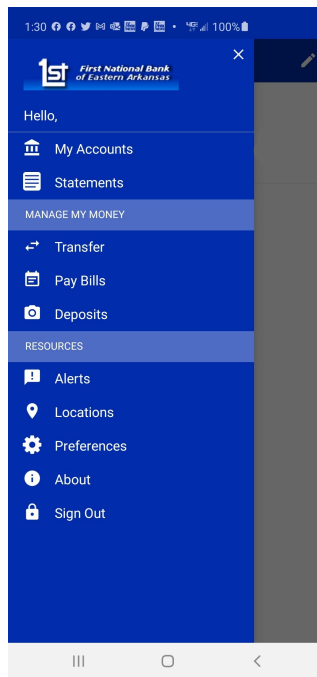
Q: What do I need in order to use FNBEA Remote Deposit Anywhere?

A: To use the FNBEA Remote Deposit Anywhere service you must have the following:

- An active FNBEA Online Banking account with Mobile Banking enabled; and
- The most recent version of the FNBEA Mobile bank app for the iPhone or Android.

Q: Where do I find the Remote Deposit Anywhere option in the FNBEA Mobile app?

A: Select *Menu* and choose *Deposit*.



Q: Who is eligible to sign up for FNBEA Remote Deposit Anywhere?

A: FNBEA Remote Deposit Anywhere is available to FNBEA customers who have:

- An FNBEA NetTeller Online Banking login;
- The most recent FNBEA Mobile App for iPhone or Android and have enrolled in FNBEA Mobile Banking;
- An active FNBEA account with a positive balance for at least 90 days;
- No returned checks or deposited chargeback items in the last 90 days; and,
- All loans with FNBEA are performing and current for the last 90 days.

Q: How do I request Remote Deposit Anywhere?

A: Please contact our FNBEA Call Center at 870-630-3123 to get enrolled.

Q: May I enroll more than one account for Remote Deposit Anywhere?

A: Yes. You may enroll as many checking accounts as you like for Remote Deposit Anywhere as long as the accounts qualify.

Q: Do I need to use a deposit slip to make a deposit through Remote Deposit Anywhere?

A: No. We will use a virtual or electronic deposit slip to post the deposit to your account; you will simply take a picture of the front and back of the check.

Q: Should I endorse my check before taking a picture?

A: Yes.

Q: Where should the endorsement be and what should it say?

A: The endorsement should be placed on the back of the check, just below your signature. The endorsement should read: "For FNBEA Mobile Deposit Only."

Q: What type of checks can I deposit with Remote Deposit Anywhere?

A: Checks made payable to you and drawn on a bank within the United States can be deposited through Remote Deposit Anywhere. The following examples are types of payments/checks which cannot be deposited through Remote Deposit Anywhere:

- Federal Government Checks
- Money Orders
- Traveler's Checks
- Savings Bonds
- Foreign Checks (not drawn on a US bank)
- Insurance Drafts
- Cashier Checks

Q: When will funds be made available to me from deposits made by Remote Deposit Anywhere?

A: Remote Deposit Anywhere will generally be made available to you on the next business day.

Q: Are there limits for deposits made through Remote Deposit Anywhere?

A: Standard Remote Deposit Anywhere limits are:

- A total of 20 deposits per month;
- A daily limit total of \$500; and
- A monthly limit total of \$1,000.

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

A: Once you verify that the funds have been applied to your account correctly, you should shred the check after 48 business hours.

Q: Are there any fees associated with using Remote Deposit Anywhere?

A: No; Remote Deposit Anywhere is a free service.