

Mobile Deposit

Frequently Asked Questions

What is Mobile Deposit?

Mobile Deposit allows you to make deposits by taking a picture of the **front** and **back** of a check with your mobile device. Available on iPhone and Android devices from our First Bank & Trust Co. Mobile App. This service is provided to you **free of charge!** Message and data rates may apply. Please check with your communications service provider for access rates, texting charges, and other applicable fees.

What type of accounts can I deposit to?

Any checking, savings, or money market savings account with First Bank & Trust Co. to which you are an owner.

What type of items can be deposited?

Checks made payable to the account owner or joint owners that have been properly endorsed with your signature and "For Mobile Deposit Only" written under your signature, or checked if there is an option provided "For Mobile Deposit" within the endorsement of your check.

What type of item can NOT be deposited?

Items may include but are not limited to:

- 3rd party checks (i.e., checks not made payable to the owner(s) of the account)
- Foreign checks
- Bonds
- Returned or re-deposited items
- Rebate checks
- Money Orders
- Checks requiring two signatures

Is there a cutoff time for deposits?

Checks deposited after 6:00 p.m. CST will be considered deposited on the next business day that we are open.

How do I start using Mobile Deposit?

Apply to be a user and your enrollment will then be pending approval of the Institution.

After I make a Mobile Deposit, what should I do with the check?

Please store your check in a secure location for 60 days. Review your Online Banking App or bank statement to assure that the deposit posted and cleared. 60 days after your deposit you should then properly destroy your check by shredding it.

How may I learn the status of a submitted Mobile Deposit?

On the Mobile Deposit tab, under "Transactions", your deposit can be reviewed, and will show either an "Approved" or "Rejected" status. If your deposit is rejected you will be contacted with further information. If you see a transaction error, please contact First Bank & Trust Co. Electronic Banking Department via phone at 877-976-2265 or via email at mobilerdc@fb247.com.

Why would a Mobile Deposit item be rejected?

Check is ineligible for deposit through Mobile Deposit
Check was previously deposited or submitted for wrong amount
Missing or incorrect endorsement
Poor image quality

When will the funds be credited to my First Bank & Trust Co. account?

Funds will be credited to your account at end of day processing. All deposits are subject to review and will generally be available no later than the seventh business day after the day of your deposit.