

MOBILE DEPOSIT TIP SHEET



Making deposits with the Bank First mobile app is easy and convenient! Follow these tips to ensure a smooth experience:



GETTING STARTED

- **Activate Your Mobile Deposit Feature:** Contact your local branch for assistance if your mobile deposit feature isn't activated.
- **Allow Camera Access:** If your camera doesn't open to capture the check image, check your phone's settings and enable camera access for the Bank First app.



ENDORSEMENTS AND REQUIREMENTS

- **Endorse Your Checks Properly:** Sign the back of the check or use your business name. If the check is made out to multiple parties with an "&" between names, all parties must endorse it.
- **Add "For Mobile Deposit Only":** Include "For Mobile Deposit Only" on the back of every check. Without this endorsement, your deposit may be rejected.



CAPTURING CHECK IMAGES

- **Use Good Lighting and a Dark Background:** For the best results, place your check on a dark surface and take the picture in a well-lit area.
- **Hold Your Camera Steady:** Position your camera directly above the check. Avoid angled shots, which can cause image quality issues and rejection.



AFTER YOU SUBMIT YOUR DEPOSIT

- **Review and Approval Process:** Submitting your check doesn't mean it's deposited immediately. It must go through our system for review. If your deposit is rejected, you'll receive an automated email with details, including a reference number. Keep your contact information up-to-date with Bank First and check your spam folder to avoid missing emails.
- **Hold onto Your Checks:** Keep your checks until the funds are verified in your account. If a deposit is rejected, you may need the original check to redeposit it.

HELPFUL REMINDERS

- **Deposit into Like-Titled Accounts:** Ensure checks are deposited into accounts with matching names.
- **Error "Maximum Deposit Limit Exceeded":** If you receive this error, contact your local office. With proper approval, we can adjust your deposit limits.

IMPORTANT NOTES ABOUT FUNDS AVAILABILITY

Funds from mobile deposits may not be available for immediate withdrawal. For complete Terms and Conditions, login to the Bank First app and select 'More'.

For questions or assistance, please reach out to your local branch. We're here to help!



BankFirst

www.bankfirst.com

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