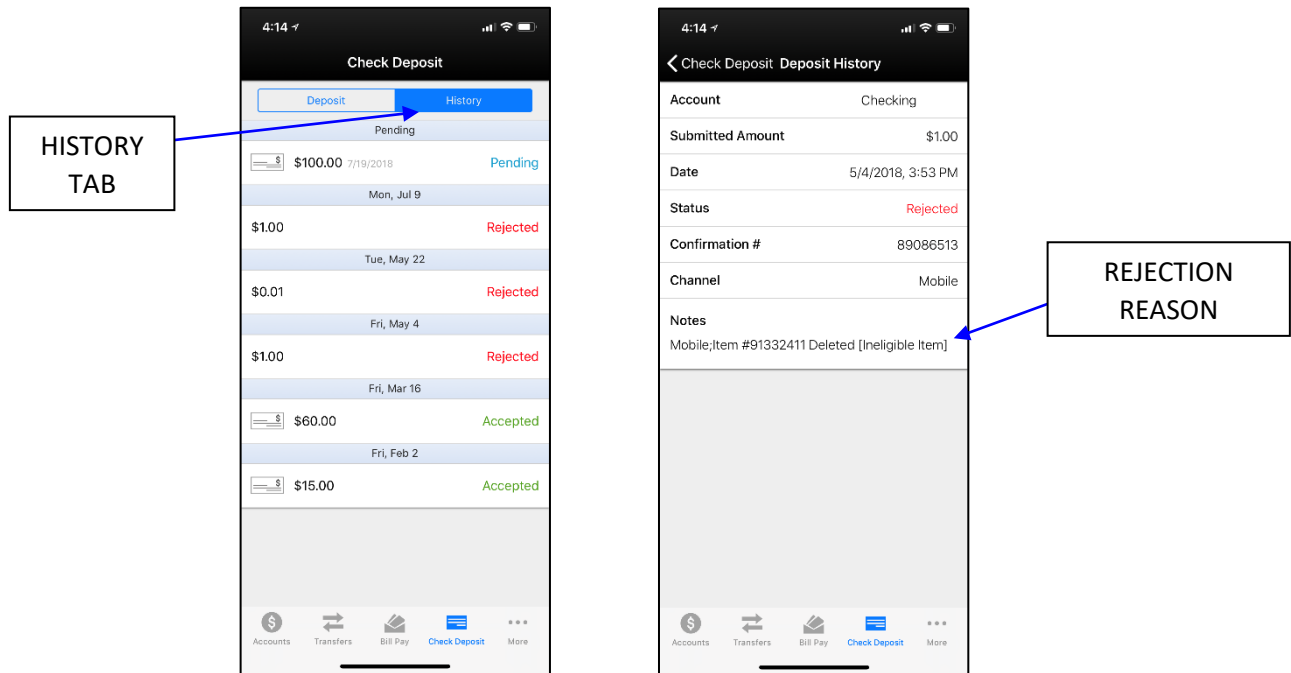


Why was my deposit deleted?

On the top of the Check Deposit tab in the mobile app, there is a History tab that a customer can click on to see why their deposit was deleted. In the notes section at the bottom, the rejection reason is given.

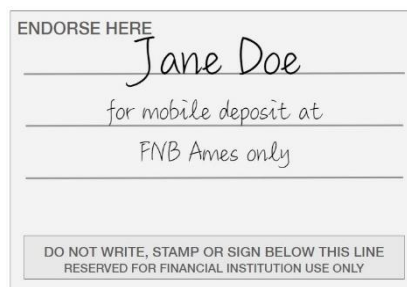


Please Note: Almost every check that gets submitted is reviewed by a staff member. Any time a check is deleted/rejected, an email is sent with the reason for the deletion and what steps to take next. If the email is not received, please make sure the email address internet-banking@fnb247.com is whitelisted.

If more information is required, the “More” tab in the App has a call and non-secure email option which can be used to get in contact with the appropriate person.

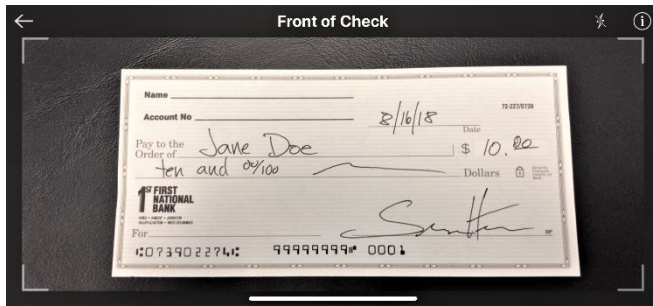
IMPROPER ENDORSEMENT

The back of every check that gets deposited through mobile deposit should have your signature and the phrase, “For mobile deposit at FNB Ames only.” Example:

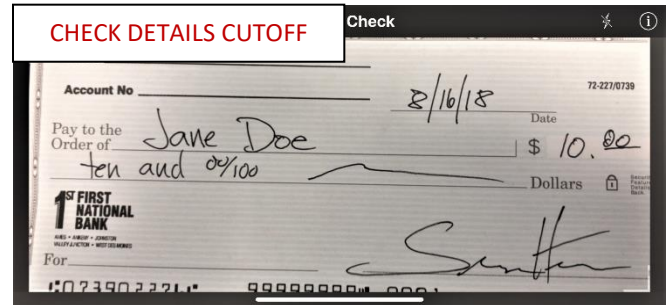
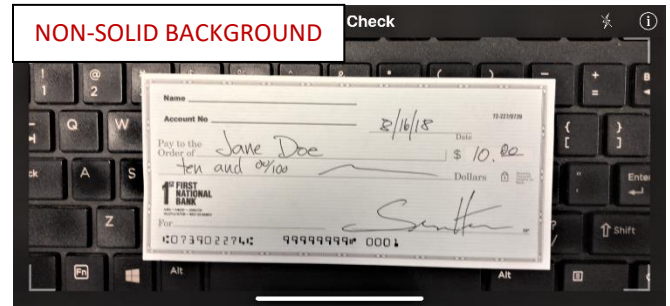


CONFORMING VS. NON-CONFORMING IMAGES

CONFORMING - ACCEPTED



NON-CONFORMING - REJECTED



INELIGIBLE ITEM

These are most commonly checks third party checks, checks with a payee not on the account, or money orders. The full list of ineligible items is below. You will need to view the to verify the rejection reason.

- Checks drawn on your account.
- Checks made payable to cash.
- Checks stamped with a "non-negotiable" watermark.
- Checks payable to any person or entity other than you (i.e., payable to another party and then endorsed to you).
- Checks payable to you and another party who is not a joint owner on the account.
- Checks that contain evidence of alteration, or that you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- Checks that are "stale dated" (more than six months old) or "postdated" (dated later than the actual date).
- Checks that have been previously negotiated.
- Checks that are incomplete.
- Savings Bonds, travelers checks, money orders, or postal money orders.
- Foreign Check issued by a financial institution in another country.

DUPLICATE SUSPECT

Vertifi will detect if a check has previously been deposited within our system. If it has, we will review the item and delete it. You may need to contact Jessica, Steven, or Brittney to see when the original was initially deposited.