

### **How much does this service cost?**

There is currently no charge associated with the service for consumers, however, there may be charges associated with data usage on your device. Check with your wireless provider for more information.

### **Can I use Mobile Deposit?**

Customers who have a personal Checking, Savings, or Money Market account are eligible for Mobile Deposit; additional account qualifying criteria does apply. User must be enrolled in Online Banking and have downloaded the Forest Park Bank Mobile app.

### **What if my account is not listed in Mobile Deposit?**

Once you begin using our mobile app eligible accounts will automatically be enrolled. If you have an eligible account that has not been enabled, please call us at 708-222-2800 for assistance. Please note that accounts are pre-qualified prior to being authorized for use with the Mobile Deposit.

### **What types of checks can I deposit with Mobile Deposit?**

Most domestic checks may be processed through Mobile Deposit. We are unable to accept Money Orders, Travelers checks, Foreign Items, Savings Bonds, Deposit Return Items, or Third Party Checks through Mobile Deposit.

### **Are there any dollar limits or limits on the number of items I can submit?**

- The per check limit is \$2,500
- The total daily limit is \$2,500
- The daily item limit is 5 checks
- The multi-item limit is 20 checks in a maximum of 25 business days
- The total monthly limit is \$10,000

### **When will my deposit post to my account?**

Deposits may be made with Mobile Deposit at any time. If we receive your deposit before 4:00 PM CT and it is approved, your deposit will post to your account on the same business day. If your deposit is received after 4:00 PM CT and it is approved, your deposit will post to your account on the next business day. A “business day” is defined as any day other than a Saturday, Sunday, or federally declared legal holiday. Funds availability may be limited under certain conditions. Please refer to our Funds Availability or Terms and Conditions document for information.

**I got an approved email for my Mobile Deposit when will it show in my transaction history?**

If your deposit is approved before our cut-off time, our system will reflect your deposit as being made the same day it was received. The entry will show on your transaction history the next day.

**How do I endorse my check for Mobile Deposit?**

You should sign your check with the following endorsement: “For Mobile Deposit Only to my Forest Park Bank Account.”

**How will I know if my financial institution received and processed my deposit?**

You will receive a notification by e-mail from [depositoperations@forestparkbank.com](mailto:depositoperations@forestparkbank.com) when your deposit has been received. When your deposit is processed, you will receive a second e-mail notification on the status of your deposit. This e-mail will indicate if the deposit was approved or declined for processing. If declined, a reason will be provided.

**Why am I not receiving email deposit notifications?**

If you do not receive an immediate deposit notification from us you should check your spam folder. Also, please be sure to add [depositoperations@forestparkbank.com](mailto:depositoperations@forestparkbank.com) to your safe sender’s list to avoid any missed communications. If the email notification was not found in your spam folder, contact customer services at 708-222-2800.

**When will my deposit post to my account?**

Deposits can be made with Mobile Deposit at any time. If your deposit is approved before our daily cutoff time, your deposit will post to your account the next business day. Please refer to the Terms and Conditions document for more information regarding funds availability.

**Can I deposit more than one check at a time?**

You may deposit multiple checks in the same mobile banking session; however you may only deposit one check per deposit.

**What if the check image is bad?**

You have the option to retake the picture of the check before submitting or you may cancel the deposit. Also, the system will notify you if the image quality is poor. If you are unable to take a clear picture, please take or mail your deposit to us for processing.

**Do I destroy my check after I photographed the deposit?**

No, keep the check until it posts to your statement. Afterwards, you may securely destroy the check. Also, upon your receipt of a confirmation from the Bank that your deposit was approved, you should prominently mark the items as “VOID” or “Electronically Deposit.”

**What if I submitted a deposit for the wrong amount? Do I need to resubmit the deposit?**

No, you do not need to resubmit your deposit. Please call us at 708-222-2800 and we will correct the deposit amount.

**A check I submitted was returned. Can I resubmit it?**

No, please do not re-deposit a returned check with Mobile Deposit. You will receive a notice and instructions from us via US Postal Service if a deposit is returned.

**What if my device is lost or stolen?**

Please notify us at 708-222-2800 if your phone is lost or stolen. Contact your mobile service provider immediately to stop all wireless service. Additionally, sign on to Internet (online) bank and disable or remove your device.

**What type of Internet connectivity do I need?**

Your mobile devices must have an appropriate data plan and/or Wi-Fi connectivity that allow the transmission of data over the internet. Check with your mobile carrier for availability and applicable fees.