

Q&A

QUESTIONS ABOUT MOBILE DEPOSIT

Q What is Mobile Deposit?

Mobile deposit allows you to deposit checks from your iPhone, Android Phone, or iPad Tablet. Simply take a picture of the front and back of your endorsed check, and then submit it for deposit to your Fidelity Bank checking or savings account. For full details, please refer to the [Fidelity Bank Mobile Deposit Terms and Conditions](#).

Q Why do I not have the Mobile Deposit option on my phone?

In order to have mobile deposit, users must enroll in Online Banking and install the app.

Q Is there a fee to use Mobile Deposit?

Fidelity Bank does not currently charge a fee to use Mobile Deposit.

Q What is the maximum deposit limit for Mobile Deposit?

The maximum deposit limit is \$2,500 daily.

Q How many deposits can I make in one day?

There are no limits for the number of deposits you can make per day. However, you cannot exceed the maximum daily limits of \$2,500 per day.

Q What is the per check limit?

The per check limit is \$2,500.

Q When will my deposits be available?

If deposits are made before 5:00 p.m. EST, the deposit will generally post the same day if the deposit is deemed acceptable during Mobile Deposit review. If the deposit is made after 5:00 p.m. EST, then it would generally post the next business day. Deposits are subject to verification and any applicable holds.

Q Is an endorsement required for Mobile Deposit?

All checks should be properly endorsed prior to deposit. In addition to signing the back of the check, add "For Mobile Deposit Only" under the signature.

Q What should I do with my paper check?

Upon confirming that you received full credit for the check deposited, you must destroy the check by shredding or other means, or clearly mark "VOID" or "Electronically Deposited" on the front and back of the check.

Q What devices are supported?

All iPhone models 3GS or later, most recent Android phones, and the iPad Tablet – 3, 4, and Mini.

Q What types of checks can I deposit?

Fidelity Bank Mobile Deposit will accept several check types. Checks must be payable to and endorsed by the account holder. Listed below are items allowed and not allowed for deposit:

CHECKS ALLOWED FOR DEPOSIT:

- Personal, business and government checks payable in U.S. dollars
- Checks drawn on a U.S. bank
- Checks payable to and endorsed by the account holder

CHECKS NOT ALLOWED FOR DEPOSIT:

- U.S. Postal Money Orders and savings bonds
- Foreign or international checks
- Traveler's Cheques
- Third Party checks
- Money Orders
- Convenience checks or checks drawn on a line of credit

Q Can I view previous deposits in the mobile app?

Previous deposits and status are available from the Deposits History screen for up to 45 days.

Q What if I accidentally send a check for deposit twice?

Any item presented twice will be a duplicate. The item will be rejected.

For more information or if you have any questions, please contact your local branch.



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