



REMOTE DEPOSIT ANYWHERE (RDA)

What is Remote Deposit Anywhere (RDA)?

Remote Deposit Anywhere allows you to deposit checks into eligible First National Bank accounts using your Smartphone and the First National Mobile App or your PC with a scanner. Using either device type, a photo or scan is taken of the front and back of the endorsed check. The images and associated deposit information are delivered electronically to First National.

Who is eligible?

Eligible RDA users are at least 18 years old, have been a First National customer for at least 30 days and have an account in good standing (i.e. non-sufficient funds activity, negative balance history). To remain eligible, customers must also have valid contact information on file with First National including phone number, address, and e-mail address.

How do I enroll?

Enrolling in Remote Deposit is easy. On your iOS or Android device:

- 1. Open the First National Mobile iOS or Android app and log-in.*
- 2. Tap on the "Deposit Checks" feature.*
- 3. Follow the prompts to enroll (provide name, confirm e-mail address and select account(s) for RDA access).*
- 4. You will receive a message that your registration is pending. Then, within 48 business hours, you will receive a message within Online Banking confirming your registration.*

How does it work?

Remote Deposit Anywhere makes it easy and quick to deposit checks from almost anywhere (provided you have access to the First National Mobile App and a connection to the Internet or from your PC using a scanner. It's this simple:

- 1. Install the First National Mobile App on your phone;*
- 2. Open the app and log-in or log-in to Online Banking on your PC;*
- 3. Select 'Deposit Checks' in the app menu or 'RDA' in Online Banking on a PC;*
- 4. Select the account you wish to deposit funds to and enter the deposit amount of the check.*
- 5. Take pictures of the front and back of the check (make sure the back of the check is endorsed with the signature of the payee);*
- 6. Review and approve the images of the check.*
- 7. Submit the images for deposit.*

Are there any fees?

Remote Deposit Anywhere is FREE to First National customers making deposits to their eligible personal account(s). Charges for returned deposit items and other transactions are outlined in First National's Fee Disclosure.

Is my financial information safe with Remote Deposit Anywhere?

Yes! RDA is offered as part of First National's Online Banking platform which requires a secure log-in. It also utilizes the latest security tools and encryption available. Rest assured that RDA and the online banking services offered by First National are as safe and secure as they are convenient.

How does Remote Deposit Anywhere identify and prevent fraud?

Payees must endorse (sign) each item deposited. As your RDA items are deposited they are also checked against other deposited items prior to processing. Checks deposited through RDA cannot be deposited again at a First National or other financial institution office.

What are the deposit and transaction limits?

Limits are set per customer and include a \$2,000 daily and \$4,000 monthly maximums. If you have questions about your limit, please speak to a First National representative.

When will funds deposited via RDA be available in my account?

Remote deposits made prior to 7 PM (EST) are processed each business day and normally available on the next business day (deposits made after 7 PM will be available on the business day after the next business day). Note that Remote Deposits will not appear as memo posts or pending deposits within account history until actually deposited or credited to your account. Funds will be available as described in our Funds Availability Disclosure. First National's hold policy also applies to deposits made remotely.

How many checks can be included in one deposit? Can multiple deposits be submitted each day?

Each check must be submitted separately, however, multiple deposits can be submitted as long as the accumulated dollar amount of the deposit(s) does not exceed your daily/monthly deposit limit.

How can I take the best image possible of the check for deposit?

Follow these tips and tricks to make sure your image is able to be read and accepted for deposit:

- ✓ *Use a well-lit area to take the picture;*
- ✓ *Place your check against a dark background;*
- ✓ *Avoid reflections (may especially be an issue if using flash on camera);*
- ✓ *Try turning off the flash if you have issues with image quality or lighting;*
- ✓ *Make sure all four corners of the check fall inside the photo;*
- ✓ *Hold your camera directly above the check and keep camera at the same angle as the check;*
- ✓ *If the image is blurry, move the camera a few inches higher (away from the check);*
- ✓ *Keep fingers or any other object out of the frame when capturing the image.*

What types of checks can be deposited with Remote Deposit Anywhere?

You can deposit the following types of items using RDA:

- ✓ *Personal checks*
- ✓ *Corporate/business checks*
- ✓ *Cashier's checks*
- ✓ *Government checks*

Are there items that CANNOT be deposited using RDA?

You will NOT be able to use RDA for the following items/situations:

- ✓ *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;*
- ✓ *Substitute checks;*
- ✓ *Checks with inconsistent dollar amounts, both numerical and written;*
- ✓ *Photocopies or any duplication of checks;*
- ✓ *Checks without dates;*
- ✓ *Checks that are more than six (6) months old;*
- ✓ *Checks that are post-dated (showing a future date), and/or checks that are stale dated (for example, checks containing instructions such as "void after 90 days", and presenting a check for deposit that is 90 days or more after issue date);*
- ✓ *Checks that you may suspect, or know to be fraudulent or not properly authorized;*
- ✓ *Checks not payable in U.S. currency;*
- ✓ *Checks issued by a financial institution outside of the U.S.;*
- ✓ *Money orders or travelers checks;*
- ✓ *Savings Bonds;*
- ✓ *Rebate checks;*
- ✓ *Checks to IRAs, Share Certificate accounts, or Representative Payee accounts;*
- ✓ *Checks that exceed deposit limits of the Service;*
- ✓ *Checks previously deposited;*
- ✓ *Checks that have been previously returned unpaid for any reason; and*
- ✓ *Non-negotiable items, i.e. any items stamped "non-negotiable".*

How long should I retain a check that I deposit using RDA? What happens if I discard the check and an issue arises?

Best practice is to retain your remotely deposited checks for 30 days AFTER receiving confirmation that it has posted to your account. When you are ready to discard it, best practice is to shred the check. If not able to shred it, then mark it "VOID" and dispose of it in a way that prevents it from being presented for payment again.

What do I do if my Mobile Deposit is declined?

If your deposit item is declined, an email will be sent to the address on record indicating the reason for the decline. That email will include how to contact First National in case you have questions. Here are some common reasons an item may be declined for deposit:

- ✓ *Duplicate Check;*
- ✓ *Poor image quality;*
- ✓ *Daily deposit item count or deposit amount limit reached or exceeded;*
- ✓ *Unacceptable or ineligible item;*
- ✓ *Non-negotiable item deposited;*
- ✓ *Missing signature and/or endorsement (i.e. 'For Remote Deposit Only');*
- ✓ *Stale or post-dated item.*