

## First Independent Bank

### Mobile Deposit Highlights

#### Eligibility Requirements:

Mobile Deposit is available, subject to bank's approval, to consumers that have:

1. Had a satisfactory bank deposit account relationship for the previous 6 months
2. Had no more than 2 returned items in the previous 3 months
3. Agreed to the terms and conditions of Online Banking
4. Agreed to the terms and conditions of Mobile Banking

\*For questions to determine eligibility, please call (417)678-3333, email us at [mobiledeposits@fibaurora.com](mailto:mobiledeposits@fibaurora.com), or visit us at 1100 S. Elliott Ave., Aurora, MO. 65605.

#### Deposit Limits:

The bank limits the dollar amount of deposits made daily and during your 30 day statement period (monthly) to:

\$2,500.00 daily

\$5,000.00 monthly

#### Endorsement Requirements:

Only checks made payable to you or a joint account owner may be deposited into your account and must be endorsed with all required signatures, as well as the words, "For FIB Mobile Deposit Only" followed by your account number on the front and back of the check(s).

#### Funds Availability/Cut-Off time for Deposits:

Deposits received by the bank before the daily cut-off time of 9:00 p.m. central time for electronic deposits will be deposited the next business day, provided that the deposit meets all requirements. Deposits submitted on holidays or weekends or after the daily cut-off time of 9:00 p.m. central time will be deposited two business days following the date of deposit, provided it meets all requirements.

Our policy is to make deposits available to you on the first business day after the day we receive your deposit. Please see your account disclosures for a full explanation of funds availability and for cases in which your money may not be available to you on the first business day after the day we receive your deposit.

#### What to do with check(s) after depositing them via mobile deposit:

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

#### How to cancel Mobile Deposit:

If you wish to cancel Mobile Deposit, please call (417)678-3333, email us at [mobiledeposits@fibaurora.com](mailto:mobiledeposits@fibaurora.com), or visit us at 1100 S. Elliott Ave, Aurora, MO 65605.

\*For the full Terms and Conditions, please see the Mobile Deposit Agreement.