

# MOBILE DEPOSIT



REMOTE DEPOSIT ANYWHERE  
APPLE AND ANDROID  
USER GUIDE

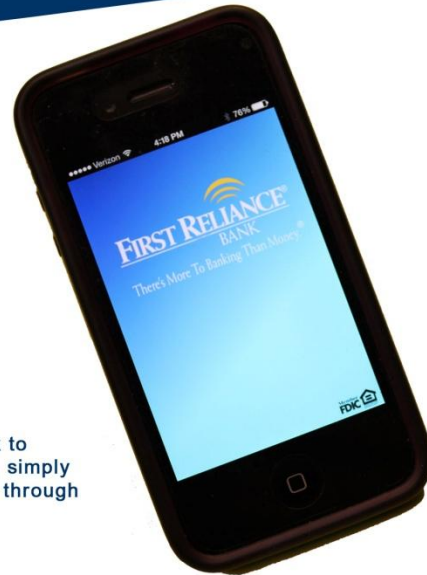


## USER GUIDE

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# DEPOSIT CHECKS FROM YOUR SMARTPHONE!



With Mobile Deposit you don't have to make trips to the bank to deposit checks. For consumer and small business customers, simply take a photo of the front and back of the check and deposit it through our Mobile banking app on your Apple or Android device.

### Compatible Platforms

Apple (iOS)  
Operating System

Android  
Operating System

Please make sure you read and accept the Mobile Banking Agreement when you first login to the mobile banking application. Your use of Mobile Deposit may be terminated if you breach any term of our Agreement, if you use Mobile Deposit for any unauthorized or illegal purposes, or you use Mobile Deposit in a manner inconsistent with the terms of any other agreement you may have with us.

We may reject or refuse any check deposited through Mobile Deposit for any or no reason, or elect to take the check on a collection basis only. We reserve the right to charge back to your account, at any time, any item that we subsequently determine was an ineligible item. If we reject a check, you must physically deposit the original check at one of our branches.

We may delay the availability of your funds at our discretion if we deem it appropriate.

Contact Customer Service for a copy of the Mobile Banking Agreement, which explains all the terms of Mobile Deposit Use or you may view it on our website at:  
<https://www.firstreliance.com/my-banking/online-mobile-banking/mobile-banking-2>



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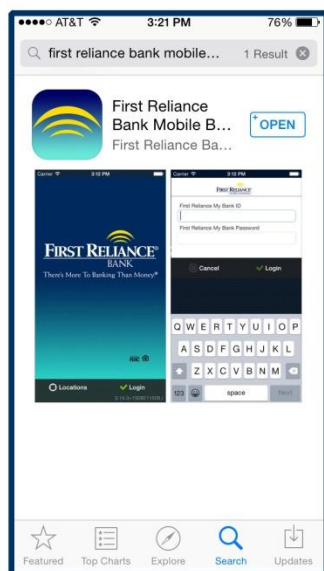
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## STEP 1

### FIRST RELIANCE BANKING APP

In order to make mobile check deposits from your smartphone, you will need the First Reliance Banking app, My Bank. You can download our free First Reliance Bank app from the apple or android stores.



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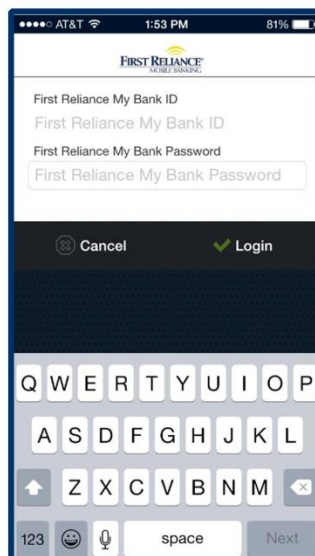
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## STEP 2

Next, login to your account using your online banking ID and your password. Then press login.

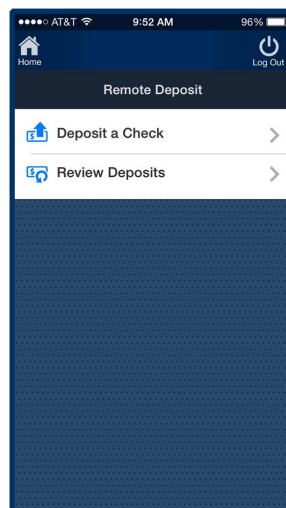
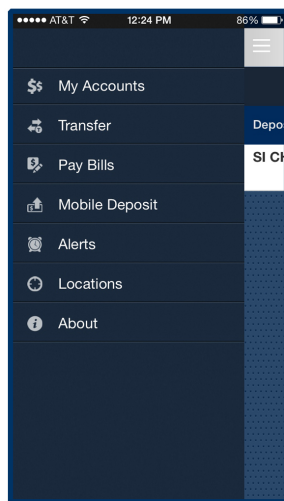


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## STEP 4 MAKE A DEPOSIT

From the Home screen click Mobile Deposit,  
Then click Deposit a Check from the next screen.



- Personal customers can deposit daily up to 10 checks for a combined daily total of \$1,500.
- Personal customers monthly deposit limit is 50 checks for a combined total of \$2,500.
- Business customers can deposit daily up to 10 checks for a combined daily total of \$5,000.
- Business customer monthly deposit limit is 50 checks for a combine total of \$10,000.

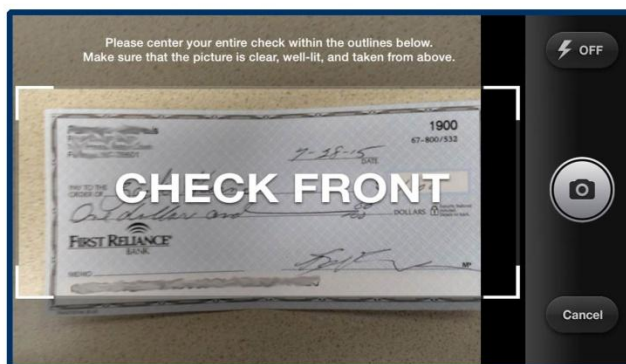
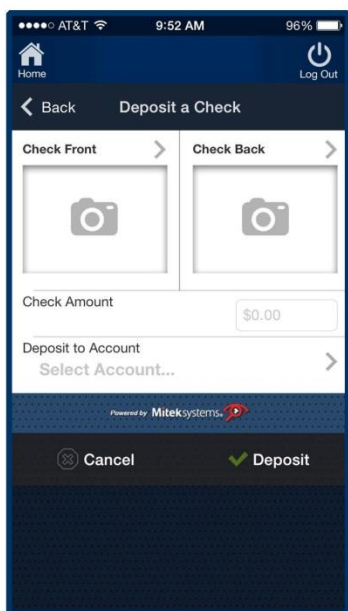


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## STEP 6: CHECK CAPTURE

1. The back of your check should be endorsed as "FOR MOBILE DEPOSIT ONLY" and then signed by you.
2. From the Deposit a Check screen, you will need to photograph both the front and the back of the check you wish to deposit. When you are ready, choose **Check Front** to change screens and take the photo. Make sure you center the check within the outlined box. Your image should appear clear, well-lit and taken from above the check. Once a clear image is taken click **use**.

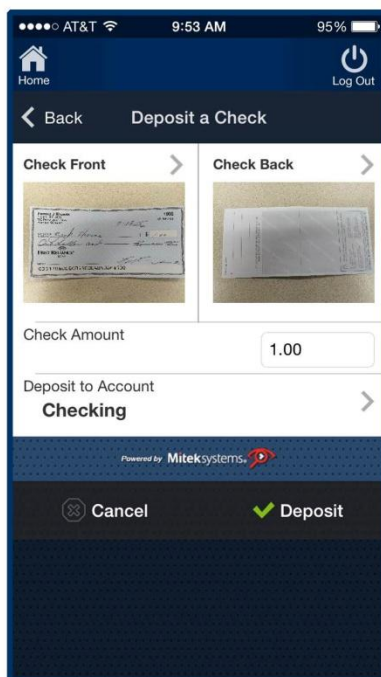


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## CHECK CAPTURE

Repeat the previous steps for the back of the check.



## POSSIBLE ERROR MESSAGES

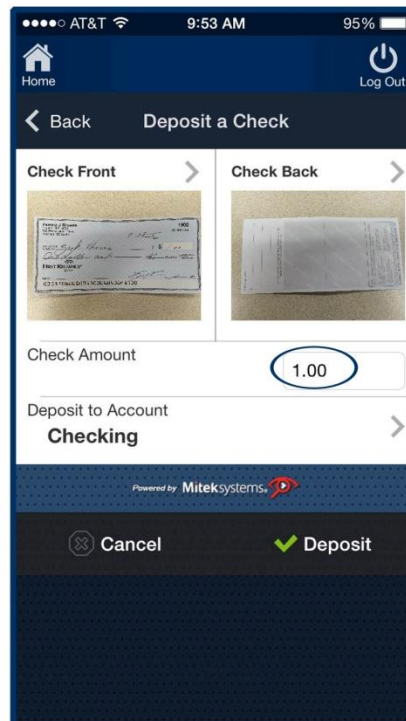
- Can't read check
- Please retake the photo
- Have steady hands, good lighting and four corners of the check visible
- Deposit failed; check already submitted
- It appears you have taken two images of front of check. Please retake both front and back photos.

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## STEP 7 CHECK AMOUNT

Enter your check amount. Make sure this amount is the same as the legal amount written on your check.



AT&T 9:53 AM 95%

Home Log Out

< Back Deposit a Check

Check Front > Check Back >

Check Amount 1.00

Deposit to Account  
Checking >

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Cancel Deposit

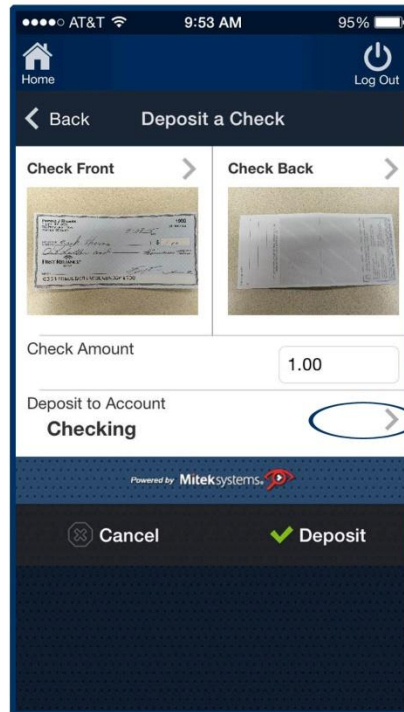


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## STEP 8: CHOOSE DEPOSIT TO ACCOUNT

Choose the account to which you want the check amount to be deposited. The account options will only be the accounts enrolled with Online Banking.



AT&T 9:53 AM 95%

Home Log Out

< Back Deposit a Check

Check Front > Check Back >

Check Amount 1.00

Deposit to Account  
Checking >

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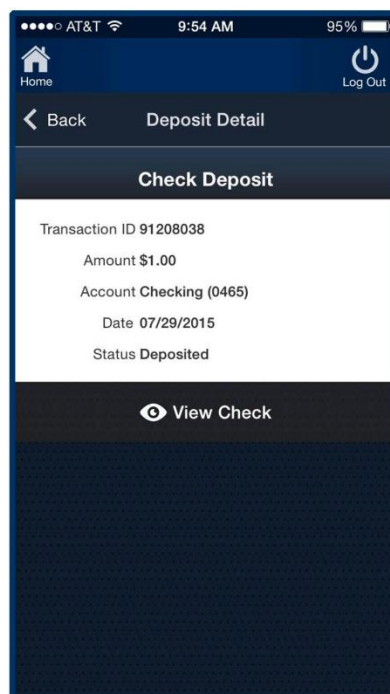
Cancel Deposit

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## STEP 9: COMPLETE DEPOSIT

Review all the information entered for accuracy, then press **Deposit** at the bottom of the screen. If the deposit is successful, you will be shown a confirmation screen where you can review the deposit information. From here you can click done or deposit another check.



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## CONFIRMATION

A confirmation email will be sent to you to verify the deposit has been approved.

## CHECK RETENTION

Retain your deposited check for at least 30 calendar days from the date of the image transmission. After 30 days, you agree to destroy the check, mark it "ELECTRONICALLY DEPOSITED" across its face, or otherwise render it incapable of further transmission, deposit, or presentment. During the time the retained check is available, you agree to promptly provide it to us upon request.

## FUNDS AVAILABILITY

We may delay the availability of your funds at our discretion if we deem it appropriate. Funds will generally be made available within two (2) business days after the day of deposit. You should confirm that the funds are shown in your available balance before you plan to access the funds.

