



Mobile Check Deposit User Guide





DEPOSIT CHECKS FROM YOUR SMARTPHONE!

With Mobile Check 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.



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 purpose, 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 Care Call Center for a copy of the Mobile Banking Agreement, which explains the terms of Mobile Deposit Use.

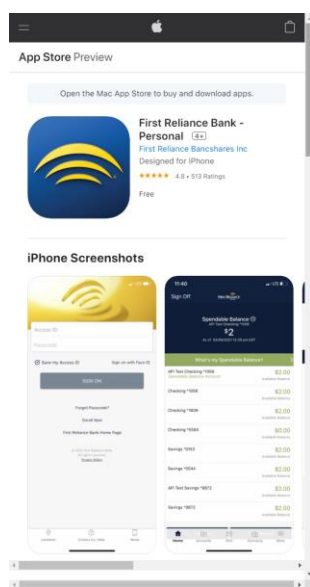


Step 1

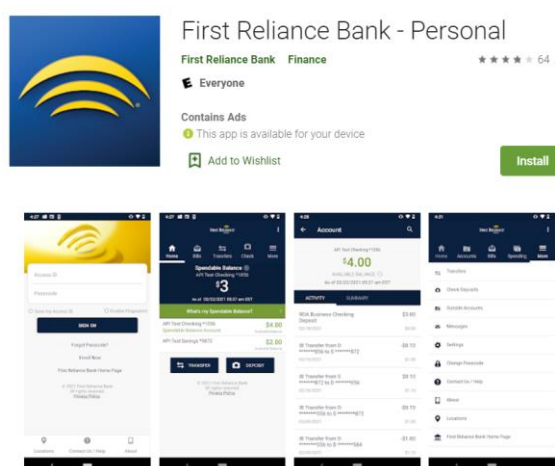
First Reliance Banking App

To make mobile check deposits from your smartphone, you will need the First Reliance Banking app. You can download our free app from the Apple App Store or Google Play Store.

Apple App Store:



Google Play Store:



Start Banking wherever you are with First Reliance Bank Mobile! Available to all First Reliance Bank online banking customers, First Reliance Bank Mobile allows you to manage your banking needs remotely.

Step 2

Once you have downloaded the app, login to your account using your Online Banking Access ID and password.



Step 3

Make a Deposit

From the Home screen, tap the **Deposit** button. Alternatively, tap **More**, then **Check Deposits**.

Deposit Limits

Personal Customers can deposit up to 20 checks per day with a combined total of \$10,000.

Business Customers can deposit up to 20 checks per day with a combined total of \$25,000.

Are there certain checks I cannot deposit?

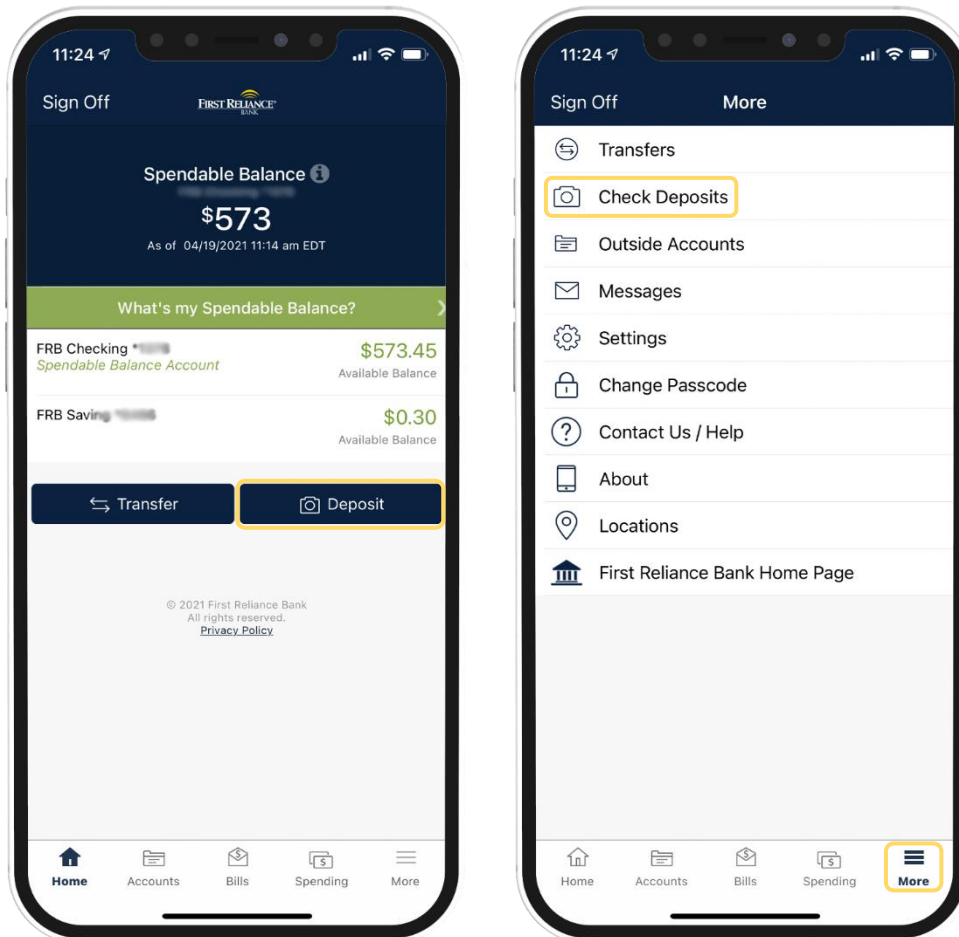
Yes, the following checks will be returned during processing, and you will be notified by email that it was not accepted:

Prohibited Checks

- US Treasury checks
- Money orders
- Traveler's checks
- Convenience checks
- Cashier's checks

Other Reasons a Mobile Deposited Check will be returned

- Check that do not contain the appropriate endorsement (Your signature, last four digits of your account number and "For Mobile Deposit Only")
- "Stale Checks" (checks dated more than six months prior)
- Checks drawn on financial institutions that are located outside of the United States
- Checks not payable in United States currency
- Checks payable to "Cash"
- Checks payable to any person or entity other than You
- Checks that are drawn, or otherwise issued, by You
- Checks that are illegible
- Checks that have unreadable MICR information
- "Third-party" Checks



Step 4

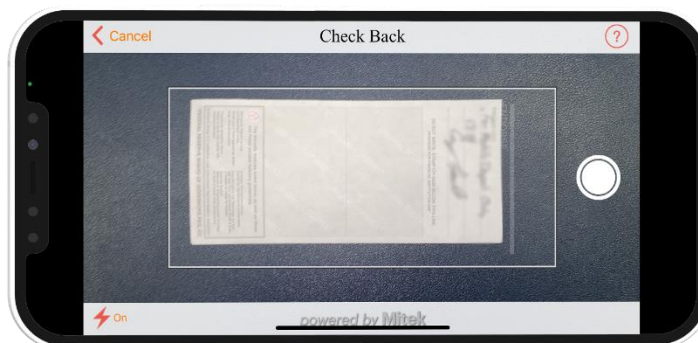
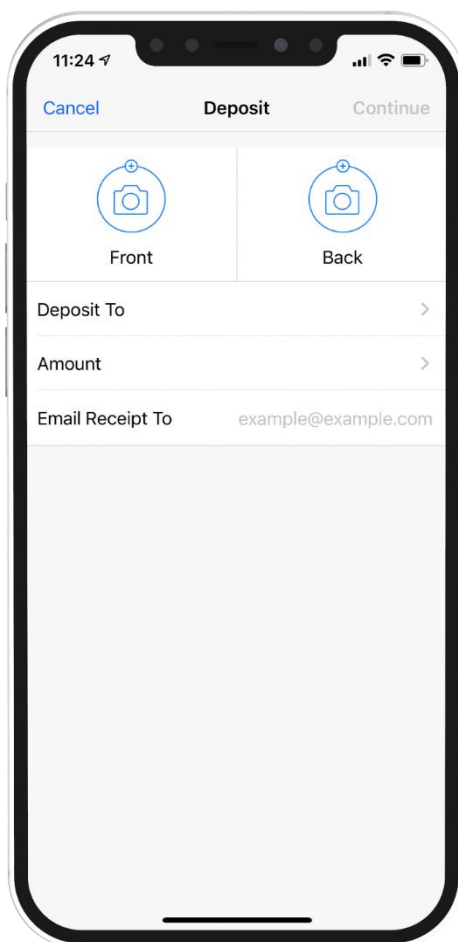
Capture the Check Image

Before depositing, the back of your check should be endorsed as “For Mobile Deposit Only”, the last four digits of your account number, and then signed by you.

From the Deposit a Check screen, you will need to photograph the front and back of the check you wish to deposit. When ready, tap the **Front** icon and follow the onscreen instructions to capture the photo. Repeat to photograph the back of the check.

Tips:

- When taking the photo, use a dark, neutral surface in a well-lit room for best image capture.
- Have steady hands to prevent blur



Step 5

Choose Deposit To account

Once you have taken a clear photo of the front and back of the check, select the account you want the check amount to be deposited to. The account options will only be the accounts enrolled with Online Banking.

Step 6

Enter Check Amount

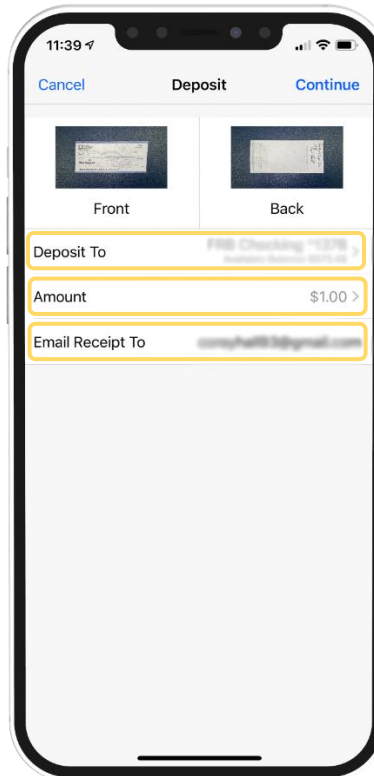
Next, enter the check amount. Make sure this amount is the same as the legal amount written on your check.



Step 7

Enter Your Email Address

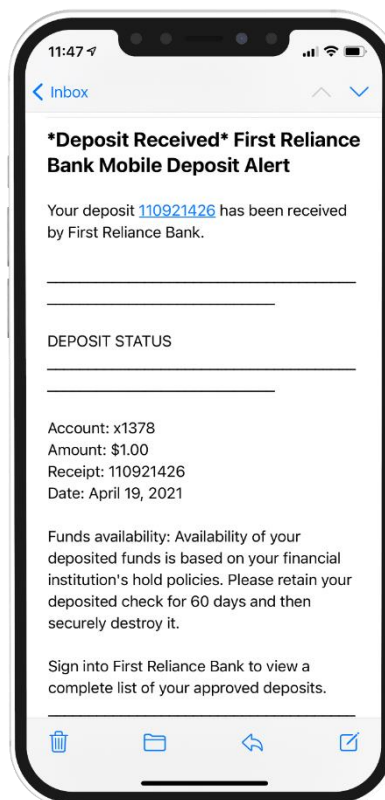
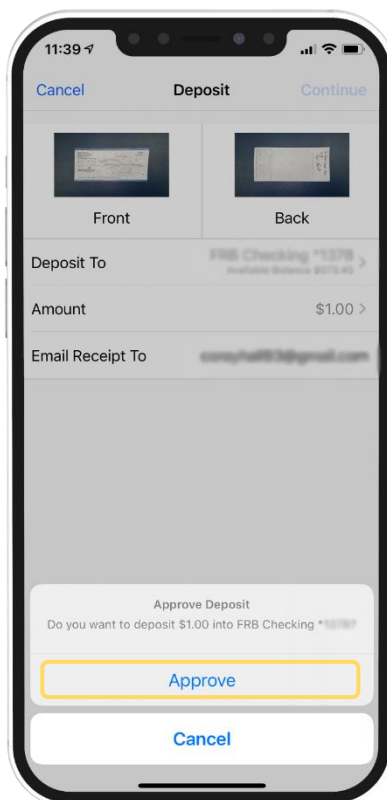
An email receipt will be sent to the email address you enter in this field. This field should automatically be populated with the email address associated with your Online Banking Access ID.



Step 8

Review and Confirm

Review all the information entered is accurate. Then click **Continue** and **Approve**.



Confirmation

A confirmation email will be sent to you to verify the deposit has been received. You will receive a second email informing you when your deposit is approved or returned. If returned, it will include the reason why.

Funds Availability

We may delay the availability of your funds at our discretion if we deem it appropriate. Please retain your deposited check for 60 days and then securely destroy it.

Funds are generally made available within two (2) business days after the day of deposit. You should confirm the funds are shown in your available balance before you plan to access the funds.