

## **First National Bank of Waterloo App! Snap! Anywhere! Frequently Asked Questions**

### **What is App! Snap! Anywhere!?**

App! Snap! Anywhere! is First National Bank of Waterloo's mobile deposit product that allows you to deposit checks through the FNBmobile app.

### **What do I need to use App! Snap! Anywhere!?**

The following criteria are needed to use App! Snap! Anywhere!

- An open checking or savings account
- An active FNBonline Banking account
- The most recent version of our mobile app – FNBmobile (search FNBWmobile in the App Store or Google Play)

### **How do I make a deposit?**

For instructions on how to make a mobile deposit, please see our App! Snap! Anywhere! Enrollment Instructions.

### **How do I endorse my checks?**

All checks must have 'For Mobile Deposit Only' written above the payee's signature on the back of the check.

### **What types of accounts are eligible to use App! Snap! Anywhere!?**

All First National Bank of Waterloo checking and savings accounts are eligible to use App! Snap! Anywhere!

### **What types of checks am I able to deposit?**

We accept all checks except money orders and foreign checks. Please note that checks made payable to a business must be deposited into a business account. Any checks that are made payable to a business that are deposited into a personal account will be rejected.

### **Do I need a deposit slip to deposit my checks?**

No, a deposit slip is not required to make a deposit through App! Snap! Anywhere! Please do not take a picture of a deposit slip.

### **Will I be charged for using App! Snap! Anywhere!?**

No, App! Snap! Anywhere! is free of charge. Additional charges may be assessed by your Internet provider for data usage. Please see your carrier for details.

### **Are the check images saved on my mobile device?**

No, the check images will not be saved on your mobile device. All images will be securely delivered to the bank for processing.



**What should I do with my check after I have deposited it?**

We recommend keeping the deposited check in a secure place for a minimum of 60 days after it's been deposited.

**Is there a charge for using App! Snap! Anywhere!?**

No, there is no charge for using App! Snap! Anywhere!.

**Are there dollar limits for depositing checks through App! Snap! Anywhere!?**

The standard daily limit for checks deposited is \$2,500. Exception limits may be established upon review. Please contact a member of our FNBonline Banking Team for more details. Please note that First National Bank of Waterloo reserves the right to place a hold on any check deposited through App! Snap! Anywhere!

**When will my deposit be available for withdrawal?**

The availability of your deposit will depend on when you deposit your check. Checks deposited between 10:00 AM and 4:00 PM will be memo posted to your account by approximately 4:30 PM. Checks deposited between 4:00 PM and 10:00 AM will be available by approximately 10:30 AM. Please note that checks will not memo post to your account on weekends or holidays until approximately 10:30 AM on the next business day.

**Will I be notified if my deposit isn't accepted?**

A member of our FNBonline Banking Team will contact you if your deposit has been denied.

**Who can I call for assistance with App! Snap! Anywhere!?**

For assistance with App! Snap! Anywhere!, please call First National Bank of Waterloo and ask to speak to a member of our FNBonline Banking Team. They can also be reached by email at [support@fnbwaterloo.com](mailto:support@fnbwaterloo.com).

