

# The First National Bank of Groton

## Thank you for choosing Mobile Deposit!

### Here are a few things to remember:

- All checks deposited through Mobile Deposit must be endorsed with your signature and the words “**For Mobile Deposit Only FNBG.**” Your deposit will be rejected if it is not correctly and legibly endorsed. Please be sure to write clearly.
  - You will be prompted to take a picture of both the front and back of the check to be deposited.
  - When taking a picture of the check to be deposited, make sure there is good lighting, good contrast between the check and the surface it is on, and all 4 corners of the check are visible in the picture.
  - Types of checks accepted include:
    - Personal checks.
    - Business checks including payroll checks.
    - Bank Money Orders.
    - Cashier’s Checks.
  - Types of checks that are **not** accepted include:
    - Checks payable to any person or entity other than you, unless a joint account holder.
    - Checks payable jointly, unless deposited into an account in the name of all payees.
    - Checks containing any alteration of which you know, or should have known, or that you believe to be fraudulent or not authorized by the owner of the account on which the check is drawn.
    - Checks not in original form with signature, such as substitute checks or remotely created checks.
    - Checks drawn on a financial institution located outside the United States or not payable in United States currency.
    - United States Treasury checks including tax refund checks.
    - New York State tax refund checks.
    - Insurance checks.
    - Savings bonds or traveler’s checks.
    - Credit Card or Cash Advance checks.
    - Stale dated checks (checks dated more than 6 months prior to deposit date) or future dated checks.
  - There is a limit of 5 checks totaling \$1,500.00 per day and 10 checks totaling \$5,000.00 per month. If either limit is exceeded, your deposit will be rejected.
  - You will immediately receive an error message if the check is not accepted. If the error is due to poor image quality, retake the photo of the check and resubmit the deposit. If the error is because you have exceeded the daily or monthly limits, wait until your limit has reset or bring the check in to one of our offices.
  - You will receive an email from [HelpDesk@GrotonBank.com](mailto:HelpDesk@GrotonBank.com) when your deposit has been received.
  - Deposits made by 3:00 PM will be made available on the same business day. Deposits made after 3:00 PM will be made available on the next business day.
  - Once you have received notification that your deposit has been received, make sure that your deposit shows in your account history by the end of the business day (if made by 3:00 PM) or the next business day (if made after 3:00 PM).
  - Once you have seen your deposit in your account history, mark the deposited check VOID, write the deposit date in the corner of the check, and keep in a secure location for 14 days. The First National Bank of Groton reserves the right to request the original check at any time during those 14 days. Following this time frame, you must securely dispose of the check by shredding it.
  - Any check deposited through Mobile Deposit will go through the regular collection process and may be returned unpaid. In the event of a returned check, your account will be debited for the amount of the check plus any applicable fees.
  - Any check that you attempt to deposit using Mobile Deposit is subject to verification by the Bank. We may reject an item for deposit for any reason and will not be held liable as a result. In such a case, you will need to deposit the item using other means, such as visiting one of our offices.
  - The First National Bank of Groton reserves the right to cancel your access to Mobile Deposit at any time if any of the Terms & Conditions are violated. For the full Terms & Conditions, visit our website at [grotonbank.com](http://grotonbank.com).
- If you have any questions regarding Mobile Deposit, please call The First National Bank of Groton at (607) 898-5871 or email us at [HelpDesk@GrotonBank.com](mailto:HelpDesk@GrotonBank.com).**