



Mobile Banking Frequently asked Questions

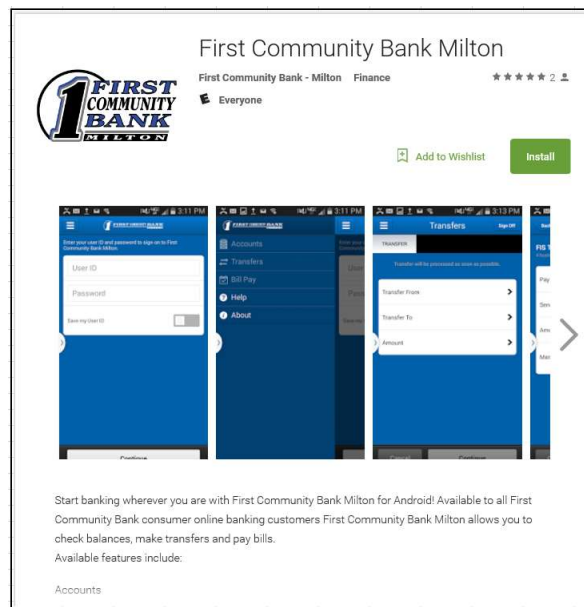
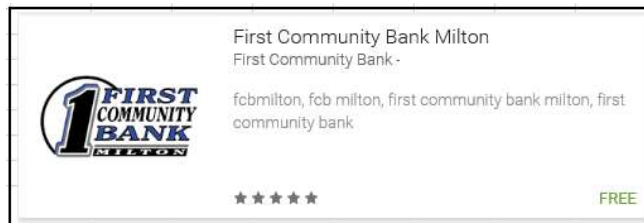
Q: Does Mobile Banking work on all Smart Devices?

A: Mobile Banking is available for Android, iPhone, and iPad devices.

Q: How do I sign up for Mobile Banking / Mobile Deposit?

A: There are few easy steps that you will need to follow:

- Download our app at the Google Play Store or the iTunes App Store. Search for “First Community Bank Milton” or “FCB Milton” (and confirm our logo is correct, see screen samples below). *Please note that you must be enrolled in personal online banking prior to enrolling for mobile banking.*



Q: What services are available on your mobile app?

A: There are a number of services available. Our mobile app allows you to securely:

- Access your checking, savings, and loan account information
- Pay bills at your convenience
- View images of your cleared checks
- View online statements copies on your eligible accounts
- Transfer funds between your First Community Bank accounts
- Process loan payments
- Initiate stop payment requests

Q: Can I deposit to all of my accounts held at First Community Bank?

A: Most Deposit Accounts (checking, savings, and money market) are eligible for Mobile Deposit.

Q: What types of checks cannot be deposited with Mobile Deposit?

A: The following types of checks cannot be deposited with Mobile Deposit:

- Items payable to any person or entity other than you (i.e. – 3rd party checks)
- Non original items, such as a substitute check or image replacement document
- Items drawn on a financial institution located outside the United States (however, checks drawn on a US subsidiary are acceptable)
- Items containing an alteration to any of the fields contained on the check
- Checks that that you know or suspect may be unauthorized by the account owner
- Checks payable jointly, unless deposited to an account in the name of all of the payees
- Checks not payable in US currency
- State-dated checks (checks that are more than 6 months past their date of issuance)
- Checks that have previously been submitted through a mobile deposit service, whether it be at First Community Bank or another financial institution
- Checks that have previously been dishonored or returned to you as unpaid for any reason

Q: How should I endorse the check I intend to deposit?

A: Customer Signature(s)
For Mobile Deposit Only
Your account number

Q: Is there a limit to the size of my Mobile Deposit?

A: Yes, there is a deposit limit of \$2,500 per business day.

Q: What part of my check do I need to photograph to successfully make a deposit?

A: You will be asked to photograph both the front and the back of the check you wish to deposit.

Q: How will I endorse the check I would like to deposit through Mobile Deposit?

A: You should endorse your check as follows: "Customer signature, for mobile deposit at First Community Bank, and followed by your account number".

Q: How will I know if First Community Bank has received my deposit?

A: You will receive an email from First Community Bank confirming that your deposit has been received and is pending processing.

Q: How will I know when First Community Bank has approved my deposit?

A: You will receive a second email notifying you that your deposit has either been Approved or declined after it has been processed. Any deposit received after 4:00 pm CST, Monday – Friday (except holidays) will be processed on the following business day.

Q: When will my deposit become available in my account?

A: The first \$500 of your deposit will be made available in your account on the business day following the date your deposit was accepted by the bank. As mentioned above, any deposit received by the bank after 4:00 CST will be considered to have been received on the next business day.

Q: Am I able to deposit more than one check at a time?

A: Yes, you can make multiple deposits while you are in your deposit session, however, each deposit is only able to contain one check.

Q: How will I know if I have taken a good picture of my check?

A: Our computer system will review the quality of your check's image. It will scan for issues such as fuzzy text, cut-off images, and omitted information. Our system may prompt you to retake the photo of your check prior to allowing the deposit to be processed. You may be prompted to submit your deposit through our traditional teller line if you are unable to take a high-quality image of the check.

Q: What will I do with the original check after I have successfully deposited it?

A: We ask that you destroy the original check in a secure manner after you have received an email confirming that your deposit has been approved. By using our Mobile Deposit service, you agree to promptly destroy the item in a timely manner for security reasons.

Q: What do I do if my check image has been rejected?

A: This likely would mean part or all of your image was not clear enough. Best results can be obtained by laying your check on a dark surface surrounded by adequate light. It is very important that you hold the camera very steady and ensure that all four corners of the check have been captured.

Q: What do I do if I find that I made an error in my deposit?

A: Our software will identify errors made in your arithmetic, please monitor your account activity to confirm when the error has been corrected. For other errors, please contact First Community Bank at 608-868-7644 and ask to speak with our Mobile Deposit Department.

Q: What if I submit the same deposit for a second time?

A: A duplicate deposit will be identified and stopped in our processing department. The second deposit will result in your receiving a deposit declined notification through our Mobile Banking Service. Intentional abuse of this system will result in the revocation of the First Community Bank Mobile Deposit service and may result in the closure of your deposit account.

Q: A check that I submitted for deposit was returned, am I able to resubmit it?

A: Please do not re-deposit a returned check with our Mobile Deposit service. You will receive a written communication from First Community Bank with further instructions regarding your returned deposit item. (Will they receive a substitute check in the mail?)

Q: Where will I be able to access Mobile Deposit from First Community Bank?

A: Mobile Deposit will be accessible through any device capable of downloading the First Community Bank Mobile Ap. This includes any device, including tablets, with an auto focus camera and one that utilizes the Apple or Android operating system (Apple version iOS 3.1 or higher, Android OS version 2.1 or higher).

Q: Do I need internet connectivity to utilize mobile deposit?

A: Your mobile phone or secure network must have on-line access to the internet.

Q: What do I do if Mobile Deposit is operating very slowly?

A: The processing or transfer of data from the device to the bank is not under the control of First Community Bank. The transfer of data is dependent upon your device, service provider, and the current cellular or internet connection that you have. Try to improve one or more of these items and attempt to deposit your check at a later time.

Q: Who do I call if I need additional information on Mobile Deposit?

A: Please call the First Community Bank Mobile Deposit Department at 608-868-7644 if you have additional questions.

Q: What action do I need to take if I replace my Smart phone or tablet?

A: No change on your part is necessary if you retain your same telephone number and cellular service provider. In the event you switch cellular providers and/or phone numbers, you must update your settings in your Online Banking account at www.fcbmilton.com.

Q: Will I become locked out of the First Community Bank Mobile Application if I enter an incorrect password?

A: We will restrict access to your First Community Bank Mobile Application after your third invalid log in attempt. A mobile user is able to reset their own mobile password on the sign in page of FCBmilton.com.



The image shows a screenshot of the "Sign in to eAdvantage Internet Banking" page. The page has a white background with a black border. At the top, the text "Sign in to eAdvantage Internet Banking" is displayed in a blue font. Below this, the instruction "Please enter your password and click Sign In." is shown in a smaller black font. A "Password:" label is positioned to the left of a white rectangular input field. Below the input field, the text "Forgot your password?" is written in a blue, underlined font. At the bottom of the page, there are two buttons: "Sign In" and "Cancel", both in a grey box with black text. A large blue arrow points upwards from the bottom center of the page towards the input field.

Q: What do I do with my check after it has been processed?

A: We recommend keeping the original check in a secure location for 15 business days after you have received the Deposit Approval Notification via email. You must destroy the original item after the expiration of the 15th Business Day in a secure manner.