



With our F&M MobileBiz! app, you can bank at your convenience from your smartphone or tablet!

Features of F&M MobileBiz! include:

- > **Passcode Entry**
- > **View Account Balances and Transactions**
- > **Transfer Funds between F&M Accounts >**
- > **Deposit Checks (Mobile Deposit)**
- > **Connect other Financial Institution Accounts (View Balances and Transactions)**
- > **Geo-Location of F&M Branches (nearest you) and Geo-Location of all ATMs (nearest you)**

F&M MobileBiz! is Secure

No personal information is saved on your mobile device; and the highest level of security is delivered thanks to multiple layers of access authentication. **Important: Securely maintain and do not share your Business Online Banking Security data and your F&M MobileBiz! Passcode.**

To Use the F&M MobileBiz! app You Need:

An active Personal Online Banking Account and a smartphone or tablet with: Apple iOS.9.0 (or greater) or Android with 4.1 (or greater)

Best Practice: Before downloading our F&M MobileBiz! app, logon to your Business Online Banking Account.

- > If you are not able to logon, select the **"Forgot Password"** link to **reset your password** or **contact us** for assistance (contact information at the bottom of this page).
- > Once logged on, select **"Options"** (top of the screen) to review your Security Questions and Answers (Security Data section). Select "Edit" to change your Security Questions and Answers.
- > Also on the **Options Screen** is the Account Nicknames section. You can nickname your accounts for easier understanding of which account you are viewing online and on the **F&M MobileBiz! app**.

To Get Started Using F&M MobileBiz!:

1. Search for and Download the **"F&M MobileBiz!"** app from the applicable app store.
2. Once you read and accept the **F&M MobileBiz! Terms**, you will be ready to setup and use **F&M MobileBiz!**.
3. The first time you open the app, you will log on using your Business Online Banking User ID and Password; and will also be required to correctly answer one or two of your security questions. Once done, you will be asked to enter and confirm a 4-digit **F&M MobileBiz! Passcode**.
4. It may take 10 - 15 minutes for your Security data to link-up and report your Business Online Banking Account data to your **F&M MobileBiz!** app. Do not enter information or press additional keys until your phone's refresh function stops spinning.
3. Review and complete your **F&M MobileBiz!** User Profile so we can contact and assist you if needed.
4. We encourage you to view the **MobileBiz! Demo** and read the **MobileBiz! FAQs / Instructions** provided on our F&M website's (www.myfmbank.com) **F&M MobileBiz!** page.



Contact Us: Call 931-645-2400 or 800-295-1519 toll free, Mon. - Thur. (8:30 am - 4:00 pm CST); Fri. (8:30 am - 5:30 pm CST) or send a secure email: Select "Contact Us" on our website www.myfmbank.com. You will receive a response to your message during the stated business hours.





With our F&M MobileBiz! app, you can deposit checks with your camera enabled smartphone and tablet!

To be Eligible for Mobile Deposit:

1. You must have held a deposit account relationship with our bank 45 days prior to requesting approval for Mobile Deposit.
2. You must have held a satisfactory deposit relationship with our bank for the previous 6 months.
Less than: 10 NSF items, 10 Overdrafts and/or 10 Returned deposited items
3. Your account type cannot be: Court Ordered Blocked Account,

To enroll for Mobile Deposit, simply open the app, select "Deposit" from the app menu then follow the prompts to complete and submit the enrollment form. Notification of approval will be posted on your app within 1-2 business days (Monday through Friday, excluding holidays). Upon approval, you will be ready to make your first mobile deposit.

Deposit Limit - \$3,000 per *business day.

Deposit Fee - \$.50 per deposit (1 check per deposit)

The total fee for all Mobile Deposits made during the statement cycle is charged at the end of your monthly (Checking) or quarterly (Savings) statement period.

Mobile Deposit Endorsement:

Checks must be endorsed as follows:

1. **Payee(s) name (stamped or signed),**
The payee(s) must be an owner of the account into which the deposit is being made.
2. **For Deposit Only, and**
3. **Account Number.**

Mobile Deposit Processing Time:

The cut-off time for submitting a Mobile Deposit for same day processing is 2:30 pm (CST). Mobile Deposits received after 2:30 pm (CST) or on Saturday, Sunday and when closed for holidays will be processed the next business day (Monday through Friday, excluding holidays).

Mobile Deposit Q&A's

Q. What kind of checks can I deposit?

A. Personal and business checks made payable to the business.

Q. How will I know that my deposit was accepted?

A. You will receive confirmation that the deposit was received.

Q. Can a deposit be rejected?

A. Deposits can be rejected for specific reasons, which can include:

1. Images unreadable: If this occurs, please take new images and try your deposit again.
2. Invalid check type: If this occurs, take the check to an F&M Branch for deposit.
3. Duplicate check deposit: If this occurs, verify that you have received previous credit for the deposit.
4. Other Issues such as *missing endorsement, signature or amounts do not match*: Please refer to any on screen message for further instructions.

For Help with Mobile Deposit: Call 931-645-2400 or 800-295-1519 toll free, Monday - Thursday (8:30- 4:00 CST); Friday (8:30 am - 5:00 pm CST).