

Tips for Preparing and Making your Mobile Deposit

Preparing Your Deposit

- One check is one deposit. If you have multiple checks, each check must be submitted for deposit separately in the mobile app.
- Mobile deposits must be received by 4 p.m. to be included in the same business day's processing. Funds will be available in the account on the next business day.
- Before accessing the mobile deposit application, close all other apps running in the background on your mobile phone.
- Within the Forte Bank Mobile Banking app, choose "Deposits" at the top of the screen.
- Select "Deposit a check."
- Choose which account you would like to deposit your check into.
- Enter the amount of the check, double checking that the amount you enter is the same as what's on your check.

Making Your Deposit

- You will need to take a picture of both the front and back of each check. The app will prompt you as you go.
- Sign/endorse the back of your check and label it "For Mobile Deposit Only, Forte Bank."
- Flatten wrinkled or folded checks before taking a photo.
- Place the check on a solid, dark background in a well-lit area.
- Try to eliminate as much of the background as possible and keep the phone flat and steady above the check when taking the photo.
- Keep the camera as parallel to the check as possible so that the entire check is in focus and not skewed. The MICR numbers across the bottom of the front of the check must be in focus. The MICR numbers include your bank's routing number, your account number, and the check number.
- Make sure that your picture is in focus and clear before you submit it, double checking that there are no shadows across the check and that all four corners are in view.
- Confirm your deposit details on the verification screen.
- You will see "deposit pending" on your screen after you have submitted your deposit.
- Retain your original checks in a secure fashion for a minimum of 30 calendar days after the funds have been made available.



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