

BLUE SKY BANK formerly FIRST NATIONAL BANK Mobile Banking App FAQs

What requirements do I have to meet to use the Mobile Banking App?

- You must be enrolled in Internet Banking at Blue Sky Bank formerly First National Bank
- You must have the Mobile Banking App downloaded on your smart phone.

Tell me more. What does the Mobile Banking App do?

- Glad you asked! The Mobile Banking App is like having your bank right in the palm of your hand 24/7. You can Pay Bills, Check Balances, Transfer Funds, Make Loan Payments and Make Deposits using the new Mobile Deposit feature. Save yourself a trip to the bank by using the Mobile Banking App for the iPhone, iPad, or Android.

Do I have to have the App in order to use the Mobile Deposit feature?

- Yes. The Mobile Deposit feature is built into the Mobile Banking App. You will have to download the App in order to use Mobile Deposit.

Is this App and the Mobile Deposit feature safe?

- Blue Sky Bank formerly First National Bank requires a secure login to access information on the Mobile Banking App. No one is able to access your account without knowing your User ID and Password. We also enlist multiple security layers, including data encryption to protect information sent and received. In addition, the Mobile Banking App never transmits or stores confidential data on customer devices and ensures that all private information sent shields personal details.

What is my User ID and Password to access the Mobile Banking App?

- Your login is the same as your current Blue Sky Bank formerly First National Bank Internet Banking credentials. If you have forgotten your User ID and Password, please contact us at 580-774-5574.

Is everyone eligible to use the Mobile Deposit feature of the App? When can I start depositing checks?

- Mobile Deposit is available to all consumer online banking account holders. It is not available to commercial online banking accounts. If your account has remained in good standing then you will be able to use the Mobile Deposit feature immediately.

What types of checks are eligible for Mobile Deposit?

- Any checks made payable to the account owner or joint owners. The checks must be endorsed "For Mobile Deposit Only."

What types of checks are NOT eligible for Mobile Deposit?

- Savings Bonds
- Foreign Checks
- 3rd Party Checks
- Returned or re-deposited items
- Rebate Checks

Is there a cutoff time?

- The cutoff time for submitting deposits is 3:00pm Monday - Friday (excluding Federal Holidays).

Are there any fees associated with this service?

- The Mobile Banking App is absolutely FREE!! Download it and begin using it immediately with no charge whatsoever!
- See the fees associated with the Mobile Deposit feature below:
 - Consumer accounts: FREE
 - Commercial Business Accounts: Not available for Commercial Business Accounts.

Are there any limits to how many items I can deposit using Mobile Deposit?

- Consumer Accounts: \$2,500 per check / \$5,000 per day.

When will my deposit be available?

- For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and Federal Holidays. If your deposit was accepted prior to the 3:00pm deadline, it will be considered deposited on that business day and subject to the Funds Availability Disclosure provided during account opening.

How do I know if my deposit posted?

- You can review the status of your deposits through your Mobile Banking App. To review, select Deposit, and the Check Deposit History.
 - Statuses:
 - Yellow: Awaiting Review
 - Green: Accepted
 - Red: Rejected

What do I do with my check after I deposit it?

- It's a good idea to securely store the check for 30 days. After the 30 day period, please shred the item.

Do I need a deposit slip to make a deposit using the Mobile Deposit feature?

- Nope! Our system will automatically create the deposit slip on our end.

What if I submit the same check twice in error?

- You will receive an error message informing you that the deposit cannot be accepted.

If I have a check that was returned can I resubmit it on this Mobile Deposit feature?

- No. If a check is returned, it cannot be redeposited via Mobile Deposit. You will have to bring that into the bank.

Do you have any suggestions for taking good photos of my checks?

- Great question! Taking high quality photos of the check is the best way to make the Mobile Deposit feature quick and easy to use. Here are some useful tips to keep in mind...
 - Good lighting
 - Avoid shadows
 - Align the check within the grid on the screen
 - Focus is important- being too close can make the image super blurry
 - Make sure the check is the only thing visible in the photo. Try not to get other objects in the background.
 - Take the photo on a flat, dark surface. Avoid white backgrounds.

****Message and data rates may apply. Please check with your service provider for access rates, texting charges, and other applicable fees.**