Introducing *FCB Mobile Deposit*

FCB Mobile Deposit – Overview:

Download the free Frederick County Bank (FCB) Mobile App and start depositing checks anytime, anywhere. Just endorse the back of the check, take two pictures of the check (front & back), and submit. It's that simple!

Available on Android, iPhone, and iPad devices that include enhanced security

FCB Mobile Deposit – Benefits:

- Provides a convenient way to make check deposits anytime, anywhere using your mobile device by saving time and effort to go to a bank center/ATM
- Reduces the risk of losing paper checks and gain availability of funds just like depositing in the bank center/ATM
- No fees for this convenient, easy service
- Uses the built-in, automatically launched camera feature of mobile devices
- Allows you to review recent mobile deposits and the check images presented for recordkeeping purposes
- Receive notifications and alerts on all mobile deposits (and all transactions) for enhanced safety and security.

FCB Mobile Deposit – How it Works:

- Ensure that you are an existing FCB Online Banking and Mobile Banking user. If not, go to www.fcbmd.com and enroll today to gain access to FCB Mobile Deposit
- Download the latest version of the Frederick County Bank (FCB) Mobile App for Android, iPhone, or iPad devices from the Google Play or Apple App Store
- Log onto the FCB Mobile Banking App using your Online Banking username and password
- On an iPhone/iPad select the ***Deposit*** icon on the bottom of the screen and on an Android device select ***Check Deposit*** from the menu
- Endorse the back of the check "For Mobile Deposit Only" and last four digits of account number
- Take a picture of the ***Front*** of the check and then the ***Back*** of the check
- Enter the ***Amount*** of the check deposit
- Select the ***Accoun***t to receive the deposit
- On your initial deposit, enter the email address to receive notifications
- Then ***Submit*** the check for review and ***Approval***. You will receive notifications that the deposit was received, approved, and/or declined.

FCB Mobile Deposit – Security & Safety:

- FCB Mobile Deposit is not a third-party app as it is included in our secured Mobile Banking app as an additional feature, making the transactions completely protected and private within your secured session.
- Includes built-in security of multi-factor authentication, advanced encryption, and never displays full account numbers.
- Check and account information are NOT stored on the device; therefore, if it is lost or stolen the processed information cannot be viewed or obtained.
- FCB Mobile Deposit is restricted to the registered device and cannot be performed on another device.
- Deposits can only be made to eligible, authorized accounts with your ownership that are established within FCB Online Banking.
- Duplicate check detection is enforced preventing representment/deposit of the same item.
- As with all devices, you are encouraged to use passcodes to lock/sign onto your device, use antivirus protection, and utilize your device security settings to aid in the safety and access of your mobile device.

FCB Mobile Deposit – Eligibility & Limits:

- Must have an established FCB checking and/or savings account relationship for 60 days or more
- Account relationship must be in good standing*
- Daily deposit limits are established on amounts and number of items*
- Aggregate multiple day deposit limits on amounts and number of items*
- Daily deposit cut-off times are established*
- Must be an active FCB Online Banking user and enrolled in Mobile Banking

** Eligibility and deposit limits apply. Refer to the Mobile Banking Terms & Conditions within FCB Online Banking for details.*

Small business clients interested in FCB Mobile Banking may contact support@fcbmd.com, visit an FCB bank center, or call 301-620-1400 to determine eligibility.

FCB Mobile Deposit – Technical Requirements:

- Android (OS 2.1 or higher w/camera autofocus), iPhone or iPad (iOS 3.1 or higher) device
- 2MP or greater auto-focus camera
- FCB Mobile Banking App 2.0.0 or higher