

Make deposits from anywhere with Mobile Deposit!

Mobile Deposit is easy to set up.

All you need is your mobile device, the FVB Mobile Banking App, and a First Volunteer Bank checking or savings account.

Step 1: Download the FVB Mobile Banking App from your device's store.

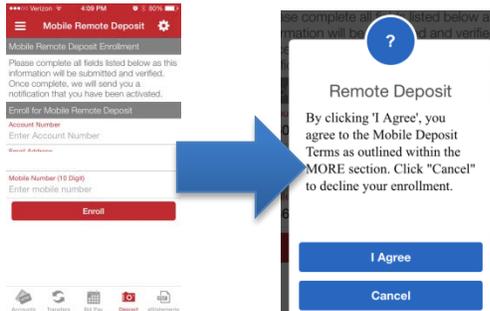


Step 2: Use your Internet Banking User ID and Password to sign in to FVB Mobile Banking.

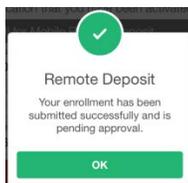
Step 3: Click on Deposits on the bottom of your screen.



Step 4: Follow the onscreen instructions to enroll your checking and savings account and agree to the Mobile Deposit User Agreement.



You will receive the following confirmation message:



You will be notified via text message once your enrollment has been accepted. All enrollments will be processed within two hours of submission if submitted before 5:00 pm EDT. If an enrollment is placed after 5:00 pm EDT or on the weekend, it will be processed the following business day.

Mobile Deposit is easy to use.

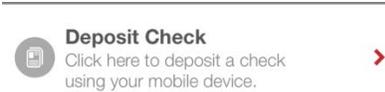
Step 1: Endorse the back of the check with your signature, account number, and "For Mobile Deposit Only"

Step 2: Use your Internet Banking User ID and Password to sign in to FVB Mobile Banking.

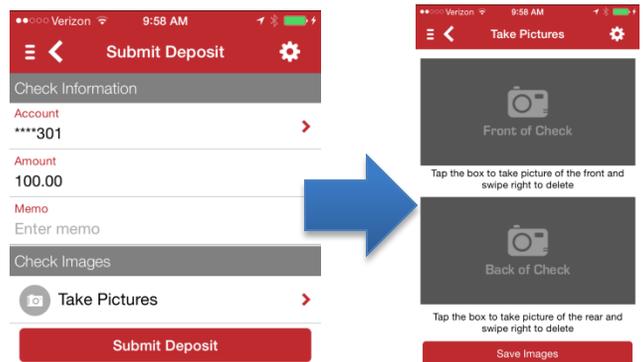
Step 3: Click on Deposits on the bottom of your screen.



Step 4: Choose Deposit Check.



Step 5: Choose the account in which you want to deposit the check. Enter the amount of the check. Then take pictures of the front and back of the check.



Step 6: Click Submit Deposit and then agree to the Mobile Deposit User Agreement.

You will receive a confirmation number once your deposit has been received by the bank.

Deposits will generally be made available the same business day if submitted before 6:00pm EDT. Any deposits submitted after 6:00 pm EDT will be posted the next business day.

If you have any questions regarding Mobile Deposit, contact our Customer Care Center at 1-866-668-4700.



The Bank with Personality!

Member FDIC

www.firstvolunteer.com

Mobile Deposit: Frequently Asked Questions

What is Mobile Deposit?

Mobile Deposit is a safe, convenient way to make deposits using your mobile device.

Who can use Mobile Deposit?

To enroll in Mobile Deposit, you must be currently enrolled in Internet Banking and have downloaded the FVB Mobile Banking app. Requests for Mobile Deposit are subject to approval.

Is there a fee to use Mobile Deposit?

There is a fee for Mobile Deposit of \$0.50 per check deposited for individuals, and a per check fee of \$0.75 for small businesses. You may avoid these fees by making your deposit at a First Volunteer Bank branch. Fees also may apply for returned items.

What devices can use Mobile Deposit?

Any Android device or Apple device running iOS 7.0 or later can use the FVB Mobile Banking app and Mobile Deposit.

What types of checks can be deposited using Mobile Deposit?

Foreign checks, money orders, travelers checks, and cashiers checks cannot be processed using mobile deposit.

What dollar limits apply to Mobile Deposit?

You may deposit up to \$500.00 per day and \$2,000.00 over a rolling 30 day period. Higher limits may be available upon request.

Is there a limit on the number of checks I can deposit per day?

You may deposit up to two checks per day. A higher limit may be available upon request.

Will I receive immediate credit for my deposit?

Generally, funds from your deposit will be made available to you on the same business day if the deposit was submitted before 6:00 pm EDT. First Volunteer Bank reserves the right to hold funds longer, given sufficient reason. To learn more, refer to Section 9 of the Mobile Deposit User Agreement.

What is the cut-off time for Mobile Deposit?

If your deposit is submitted before 6:00 pm EDT, the deposit will be processed on the same business day. Any deposits received after that time will be processed on the next business day.

How should I endorse my check for Mobile Deposit?

The endorsement on the back of the check should include your signature, account number, and "For Mobile Deposit Only." Lack of proper endorsement will cause your check to be rejected.

How will I know if my deposit has been approved or rejected?

You will receive a text notification informing you of the status of your deposit within one hour of submission.

What do I do with the paper check after it's been deposited with Mobile Deposit?

Once you have availability to the deposited funds, we ask that you mark the check "VOID" or "Electronically Presented," and keep the check for 90 calendar days. After that, please destroy the check by shredding or burning.

How do I add accounts to Mobile Deposit?

Log into the FVB Mobile Banking app. Click Deposit at the bottom of your screen. Select Request Changes under the Other Deposit Options. Enter a subject of "Mobile Deposit," and enter the details of your request in the Message space. Click Submit to send your request to the bank. Once received, your change request will be processed within two hours if submitted before 5:00 pm EDT. Changes requested after that time or on the weekend will be processed the following business day.

How do I request other changes to Mobile Deposit?

Follow the same procedure detailed above.

More questions regarding Mobile Deposit?

Contact your local branch or our Customer Care Center at 1-423-668-4700.



The Bank with Personality!

Member FDIC

www.firstvolunteer.com