



## *Xpress Deposit*

1<sup>st</sup> Trust Bank is excited to bring Xpress Deposit to its customers! Now deposit checks using your smartphone and receive credit the same business day\* as long as the deposit is made before 4pm on a business day we are open and is approved by our Xpress Deposit service team. Best of all, Xpress Deposit is free to use! \*The term “business day” means any day other than a Saturday, Sunday or federally declared legal holiday.

Deposited checks are subject to review and can only be made on qualifying accounts.

Qualifying accounts include accounts that have been open for more than 30 days, have a Year To Date Average Balance of \$100 or greater and were not overdrawn more than 5 days the previous statement cycle. These qualifying parameters are subject to change at the discretion of 1<sup>st</sup> Trust Bank.

Customer must have 1<sup>st</sup> Trust Bank app to process deposits and account must be available in online banking to appear on customer’s mobile app. The App is available in the iTunes and/or Google Play stores.

In the beginning, there are limits to the amount of checks that can be deposited in a given day. The limit will be \$2,000 for the day with the maximum of 3 checks per day. If you have questions regarding this limit please call 606-435-2265 and ask for Scott Sturgill or Max Mitchell.

Customers receive email notifications that their deposits have been received by 1<sup>st</sup> Trust Bank and receive a second email when a decision has been made on the deposit. We will not approve any deposits without an endorsement on the check.

Please endorse the back of their check as follows:

For Mobile Deposit Only

Acct#

Signature

Date

This restrictive endorsement will both cut down on potential fraud involving checks being deposited via the 1<sup>st</sup> Trust App and then attempted to be cashed at the bank or elsewhere as well as accidental efforts to deposit an item twice.

We encourage customers to securely store their check for at least 30 days after approval and then destroy it in a secure manner. Check should not be immediately destroyed after initial deposit effort in case an issue arises with the deposit, its image or another unforeseen circumstance.