What does the First Mobile app do for me?	Our mobile app converges mobile banking, mobile check deposit, mobile personal financial management, and mobile bill pay into one simplified app. Our goal is to provide decision support so you can understand your money flow simply and without clutter by allowing you to aggregate all of the accounts you see in online banking with accounts you add from external institutions, so you can quickly and easily view all your money through one app.
What else can I do with the mobile banking app beyond the basics?	The app has several additional features that will keep you on top of your finances. With the mobile banking app you can: • Set up payment alerts to let you know when a payment is due • Set up balance alerts to let you know when your account balance hits a certain limit • See your balance history in a graph that shows your transactions • Tag transactions to make it easy to search and locate your purchases • Locate the closest branch or ATM for First National Bank & Trust
Why should I use the mobile banking app?	The First Mobile app gives you the ultimate freedom and flexibility to keep up with your busy life. When you have the mobile banking app, you can: • Make bill payments anywhere. Add bill payees, view all your upcoming bills, make payments and access your payment history. • View transactions anytime. Get an up-to-the-minute view of your cash flow and finances in real time from your dashboard. • Make transfers anyplace. Now you can securely move money between your accounts at First National Bank & Trust.
How do I sign up to use mobile banking?	To be eligible, you must be enrolled as an online banking user at our institution. Once you download the app, you'll be able to launch it, setup your account using your online banking username and password to validate your mobile banking enrollment. and begin usage. In addition, you must be enrolled in bill payment services through our online banking service in order to pay bills through the app.
What type of phone or tablet do I need?	We support devices with iOS 5.0 or above (Apple iPhone) and Android 2.2 or above.

Question	Answer
Will First Mobile work on my tablet?	Yes! While not specifically designed for tablets, the app will work on tablets.
How much does the app cost?	There is no charge for using the app; however, your wireless provider may charge for Internet access and text messages. Please check with your wireless provider and your wireless carrier for Internet access rates and plans.
Will I be charged for alerts or messages that come through the app?	No. Alerts and messages will be sent to you via Push Notifications which are messages that are sent to users who have opted in to receive them.
Who should I contact if I have a question about the app?	Please contact Customer Service at 918-426-0060 and we'll be happy to assist with any questions you have. You can also find our contact information on the Contact & Locations tab of the app.
How easy is initial setup?	Mobile setup is easy. After successfully downloading the app, touch the app icon to get started. Next, follow the on-screen guide by logging in with your Online Banking credentials. These are the same credentials you use when logging in to online banking on our website. For additional security, you will also be asked to create a four digit passcode. The passcode will be required each time you launch the app. You will also be presented with one or more of your challenge questions as you navigate through the app. If you cannot remember your online banking credentials, or the answer to your challenge question, please contact us at 918-426-0060 and we will guide you through the process.
Is there a user guide for the app?	Yes! Download a user guide for iOS or Android devices from www.montecito.com/app
How do I login to mobile banking?	After successfully downloading the app from the app store, launch the app. Next, you will be guided through the initial setup process. At the login screen, use your same online banking username and password that you use on our website. You will also be presented with one or more of your challenge questions. If you cannot remember your online banking credentials, or the answer to your challenge question, please contact us at 918-426-0060 and we will guide you through the process.
How do I update the app?	Once you've downloaded the app, you'll be automatically notified of new versions when they become available.

What is First Mobile Deposit?	First Mobile Deposit allows you to deposit checks using the camera on your mobile phone or tablet. Using the First Mobile app for the iOS or Android, you will login to your mobile banking and select the Deposit Check menu item. You will select the account where the deposit should credit, enter the amount of the check and take a picture of the front and back of the check.
What do I need in order to use First Mobile Deposit?	To use our mobile check deposit feature, you must have an open consumer checking, savings, or money market account. In addition, you must be enrolled in online banking and have installed the First Mobile app on an iOS or Android device.
Where do I find the Deposit Check option in theFirst Mobile app?	Select the Menu icon or link (varies by device) in the upper-left corner of the app and Deposit Check will be listed in the left-side menu.
How do I enroll to use First Mobile check deposit?	Login to your First Mobile app and select Deposit Check from the menu. If you have not already been enrolled in the service, you will be prompted to complete the enrollment form. Once your request has been submitted, the bank will review your request and approved customers will be notified through the app within one to two business days. (LINK)
How many checks can be deposited at a time?	Only one per deposit. Each check is considered a separate deposit. You can make multiple deposits in a single mobile session. There is no limit to the number of checks you can deposit in a day, however, there are daily and monthly per-user deposit limits that apply.
Do I need to use a deposit slip to make a deposit through FIrst Mobile check deposit?	No. We will use what is called a substitute (or electronic) deposit slip to post the deposit to your account. You will only need to take a picture of the front and back of the check being deposited.
What do I do with the check after I deposit it through First Mobile check deposit?	On the front of the check, write "**Mobile Deposit on DATE**" (where DATE is the full date you deposited the check), and store the check securely for five calendar days, which provides sufficient time in case the original item is required for any reason. After that time, the check should be securely destroyed.
Do I still endorse my checks?	Yes, endorse checks the same as you would if you were depositing them at the branch.
Is there a fee for First Mobile check deposit?	There is no fee for mobile check deposit from the bank for consumer customers. Message and data rates may apply and customers should check with their communications service provider regarding fees.

Question	Answer
What are the benefits of First Mobile check deposit?	The number one benefit is convenience. First Mobile check deposit allows you to deposit a check(s) 24 hours/day, 7 days a week, from anywhere you have a data connection to the internet.
Should I be concerned with the security of First Mobile check deposit?	At First National Bank & Trust our goal is to protect the integrity of your account. And while we take every step possible to safeguard your information, there are steps you may take as well to protect yourself and your account. • Do not throw checks out with the trash • Do not keep the originals in a file folder for an indefinite period of time • Five calendar days after the original check has been successfully imaged and processed, the original item should be destroyed. Why? Checks are like cash. They should be treated as negotiable instruments.
Can I be denied access to the mobile check deposit feature?	While we intend the First Mobile check deposit feature to be available to all customers, the bank reserves the right to deny or cancel service availability for a customer due to excessive overdrafts, returned items, or other activities that could be considered abusive, such as attempting to deposit an item more than once (for example, through the First Mobile app and again at a branch).
What is the cutoff time for deposits to be processed the same day?	Checks deposited throught the First Mobile app before 5:00pm Central Standard Time and accepted by the bank will be processed the same business day. Deposits received after the cutoff time will be processed the next business day.
How will I know that my deposit was accepted?	You can review the initial status of your deposit from within the First Mobile app. You can check that the deposit has been posted to your account using the First Mobile app Transactions menu, or using online banking, once the deposit has finished processing by the bank.

What if my deposit is rejected?	Deposits can be rejected for a variety of reasons. Some, but not all, of these reasons are: • The check has previously been deposited (duplicate check deposit). Please verify that you have previously received a credit for the deposit and destroy the check. • The check images cannot be read by the system. Please retake the images and try your deposit again. • The check is an invalid type (for example, a Savings Bond, Insurance Draft, or foreign check). • Other issues with the check, such as amounts that don't match, endorsement or signature missing, etc. Please refer to any messages you receive for further instructions.
How does the app identify my upcoming bills?	The mobile banking app uses something called "predictive modeling." This analyzes recurring transactions and payment patterns to identify upcoming bills. As a result, you get a holistic view of your past and future transactions.
What happens if I change my password in online banking?	If you update or change your password in online banking you will be asked to re-authenticate your identity within the app. After successful re-authentication, you may continue app usage.
Will I receive SPAM because I use this app?	No. All data on the app is stored securely and at no time do we share that information with a third party or another financial institution.
What do you do with my personal information?	We will never sell, rent or loan any personal information that you provide to us.
How can I prevent others from using the app on my phone?	Upon initial setup, you will be asked to create a four digit passcode. The passcode will be required each time you launch the app. You can change your passcode in the app's settings.
Who will see my bank information?	You, and only you, will see your bank information. Your information is never shared with a third party or another financial institution.
Is this app safe to use over Wi-Fi?	Yes, the use of our app over Wi-Fi is no different than using it on your phone's data connection. All data is sent over an encrypted Secure Socket Layer (SSL) connection. Please note: We advise you to never use public Wi-Fi to access your banking accounts. Public Wi-Fi 's or "hot spots" are not a secure environment as cybercriminals may be monitoring public Wi-Fi to steal your account information.

What happens if I lose my phone?	We can remotely wipe the app to ensure your data is cleared from the phone. Please contact us at 918-426-0060 if your phone is lost or stolen and you would like to initiate a remote wipe.
Can my friend use my phone and check my balance in the app?	Upon initial setup of the app you will be asked to choose a four digit passcode. This passcode prevents others from being able to launch the app and see your personal banking information.
Why can't I see my mortgage in the Dashboard?	Only cash accounts and credit cards appear in the dashboard. You can view other types of accounts in categorized as "Other" using the Accounts menu.
Why can't I see my accounts and credit cards I added from other financial institutions when I log onto online banking?	External accounts are a feature of the mobile app only, and are not connected to FNB's online banking.
How do I tag a transaction?	Tagging transactions allows you to assign categories that you create to quickly locate your purchases. To tag a transaction, simply: 1. Select "Menu" on your app dashboard 2. Select "Transactions" 3. Select the transaction you wish to tag 4. Click "Add a tag" 5. Choose "Local" if the tag applies to a specific transaction. Choose "Global" if you want the tag to apply all transactions to your selected payee. 6. Enter your tag and select "Save"

How do I add a credit card account to my app?	Mobile banking lets you view all your finances, including credit card accounts, in one place. To add an account: 1. Select "Menu" on your app dashboard 2. Select "Accounts" 3. Select the "+" icon 4. Type the credit card institution name in the "Search" box 5. Select your institution from the list 6. Enter your login credentials to add the account
How do I transfer money between accounts?	You can move money where you need it when you need it with your mobile banking app. Simply: 1. Select "Menu" on your app dashboard 2. Select "Transfer Money" 3. Answer your security question 4. Choose transfer type. The app will then display eligible accounts. 5. Select "From" and "To" accounts and enter transfer amount 6. Input your amount 7. Select "Continue" 8. Review transfer details. If correct, select "Confirm Transfer."
How can I use my app to find the nearest First National Bank & Trust branch or ATM?	To find a nearby branch or ATM, simply: 1. Select "Information" (or the Information icon) on your app dashboard 2. Select "Locations" to find branch and ATM locations. 3. Locations can be filtered by "Only Branches" or "Only ATMs" or you can view a list of all locations *Please note: When using the Locations feature, if your device has GPS enabled, the app will attempt to use GPS to determine the closest branch or ATM.*

Question	Answer
How do I set a low funds or low available credit alert for an account?	To set a low funds or available credit alert for one of your accounts: 1. Select "Menu" on your app dashboard 2. Select "Accounts" 3. Select the information icon (circled i) next to an account 4. Select the "Edit" link (or pencil icon) 5. Move the "Low funds alert" slider to the ON position 6. Enter the account balance that should trigger the alert, and then tap "Save"
How do I add accounts from other financial institutions?	To add a cash or credit account from a financial institution other than Montecito Bank & Trust (external accounts): 1. Select "Menu" on your app dashboard 2. Select "Accounts" 3. Select the + icon in the upper-right corner of the app 4. Start typing the name of the financial institution, or select from the list. *Note: The top 25 U.S. banks and more are supported. If yours is not on the list, it is not currently supported by the app* 5. Enter the online banking username and password you normally use to access the account(s) at the other institution. Your account(s) will automatically populate balances and transactions
Can I clear my information from the app?	To clear your information from the app on your device: 1. Select "Menu" on your app dashboard 2. Select "Settings" 3. Select "Clear App Data" 4. Confirm your choice by selecting "OK". *Note: This will delete app data from the device and log you out. If you wish to continue using the app, you can login and retrieve your data again at any time.*

Why was my money never credited when it shows as "accepted"?	Unlike other institutions, we use real people to review your deposits when the system cannot read them and/or they have mismatches to avoid you having to come into the branch to deposit items that won't be accepted by the system. While they are sometimes "accepted" by the app, they may not be credited to your account, for example, if the bank routing number is not valid.
What are some reasons my deposit could be rejected by the app?	When you submit a check for deposit, there are many elements that are checked automatically by our processing systems. For example, a check that has been previously deposited through the mobile app may not be resubmitted, and will be rejected as a duplicate item. In addition, we check for an endorsement on the back of the check; if none is detected, the user will receive an error and will be advised to ensure proper endorsement is present before resubmitting the deposit.
Why don't I see an alert for deposits less than $5?	The app generates a notification when a deposit posts to one of your linked deposit accounts. Based on customer feedback, in order to reduce then number of alerts for small items such as interest payments, notifications are not generated for deposits of less than $5.00. You can find these small deposits in your transaction history.
What is the bank's routing number?	First National Bank & Trust's routing number is **103100218**. Please enter this number, and your account number(s) carefully when enrolling for mobile check deposit.
Can I have more than one email address in the app?	No. Whenever you change your email address (in Settings) or enter a new address when re-authenticating the app or during mobile check deposit enrollment, it overwrites any other email address in the app. *Please note: Changing your email address in the app does not change it in any other bank service, such as online banking.*
Can I add more accounts for mobile check deposits after my initial enrollment?	Yes. Please contact Customer Service at 918-426-0060 and we'll be happy to assist you. *Please note: Requests to add accounts to the mobile check deposit service are subject to approval by the bank. You will be notified of the status of your request through the First Mobile app.*

How do I logout of the app? Is there a logout or exit button?	There is no need to logout of the app, you may simply press your device's home button or switch to another app. The First Mobile app uses advanced encryption to protect the security of your data, and requires a 4-digit personal identification code (PIN) to re-access your account information every time you navigate away from it (for example, to access another app or the home screen of your mobile device). For layered security, we highly recommend setting a device-level password or PIN to deter access to all functions of your mobile device in the event it is lost or stolen.