

Frequently Asked Questions

Mobile Banking

What type of phone must I have to use mobile banking?

It works with any web-enabled mobile phone device whose network allows secure SSL traffic. The Mobile Banking app is only available for iPhone, iPad (iOS 6 and newer), and Android devices.

What functions can I perform from my mobile device?

Provided that you were given you access, you can:

- View transaction history
- View account balances
- Transfer funds between accounts
- Pay bills to existing payees
- View locations/ATMs
- View alerts
- Deposits
- Card management

How do I know if my transfer or bill payment was entered successfully?

If you selected to receive text alerts, each time you make a transfer or bill payment a Confirmation Text Message is sent to your mobile device. If you do not receive a Confirmation text message, double check to make sure the transaction went through via traditional Online Banking.

What if I no longer want to be a mobile user?

Log in to First Bank Online banking site and select *Options > Mobile Settings*. Then deselect **Activate Mobile Banking Access** and click **Agree**.

What happens if I lose my mobile device?

Since your account data is not stored on your mobile device, your information cannot be stolen. When you replace your device, simply edit your Mobile Settings in Online Banking and make any changes to the Wireless Provider and/or Phone Number.

Why can't I add a new Bill Payment payee?

Bill Payment functionality is limited to sending payments to already established payees.

To add a new payee, log in to the online banking site, select Bill Payment, and add a new payee. You can then submit payments to that payee via your mobile device.

What happens if I lose communication/signal during a transaction?

When you complete a transaction from your mobile device (bill payment, funds transfer,

etc.) you receive a text message as confirmation that the transaction was successful. If you do not receive this message, or you did not select text alerts during enrollment, check your accounts and re-submit any transactions that did not process.

What do I need to do if I get a new phone?

If you simply get a new phone but keep the same phone number and provider, no changes on your part are necessary. If you switch providers and/or phone numbers, log into traditional Online Banking and update your information on the *Options > Mobile Settings* page. You will not receive text messages regarding Mobile Banking transactions if your phone number and carrier are not correct.

Can I use any mobile device to access my accounts?

Yes. You can access your accounts via any mobile device that is web-enabled and allows secure SSL traffic. The only difference is that text messages are sent to the phone number entered when enrolling for mobile banking, not necessarily the device from which you perform a transaction.

What determines the balance displayed on Mobile Banking?

The balances displayed will be your current balance at the end of the previous business day.

How much history displays in transactions?

The amount of transactions displayed is based on the user's defaults set in the Display Options/Settings menu through traditional Online Banking.

How do I delete a bill payment that I set up through my mobile device?

You must log in to traditional Online Banking and delete the payment from the main menu of the Bill Pay module.

What if I can't get my mobile device to work with *FBOntTheGo* Mobile Banking?

To use mobile banking, your phone must meet the following minimum requirements:

1. Your mobile device must be web enabled.
2. Your mobile network must allow secure SSL traffic. You may need to contact your mobile provider to determine this.

Mobile Text

Can I enroll for Mobile Text from my mobile device?

No. Enrollment for Mobile Text must be done through First Bank's traditional Online Banking site. www.firstbanknj.com

How do I get information for a specific account?

During the enrollment process you designate a mobile short name for each enrolled account. This short name must be included in the text request to get account specific information.

How do I un-enroll for Mobile Text?

Un-enrollment can be accomplished one of two ways. You can log in through traditional Online Banking and de-select the enroll option or you can text STOP to 89549.

Mobile Deposit FAQ

What is Mobile Deposit and how does it work?

Mobile Deposit allows you to deposit a single check to your account by simply taking a picture of the front and back of the check with a camera-enabled smart phone.

What kind of mobile device will work for Mobile Deposit and what are the device requirements?

First Bank's Mobile Deposit App will work on iPhone®, and Android™ operating systems.

How do I enroll for Mobile Deposit?

The process is simple! Visit any First Bank Location to complete an application.

Are there eligibility requirements to enroll in Mobile Deposit?

- You must be enrolled in Online Banking
- Account must be open for a minimum of 90 days
- No overdrafts or returned checks in the past 3 months
- Must be at least 18 years of age.

Is there a fee for Mobile Deposit?

There is no fee for personal deposits made with the service.

Will I be charged by my mobile carrier for this service?

Your standard wireless carrier charges may apply.

Do I need to endorse the check I am depositing?

Yes, you are required to endorse the back of the check with your signature and indicate "For Deposit Only"

Is there a limit to the dollar amount that I can deposit using Mobile Deposit?

Yes, there is a \$2500 daily deposit limit and no more than 5 deposits per day

Do I need to bring the check into the bank after I submit it for deposit using the mobile deposit feature?

No, do not bring the check into the bank after you submit the deposit. We recommend you keep the check for 30 days or until you receive your monthly statement in the mail to confirm the deposit and then destroy it by shredding.

How quickly will the deposit show up in my account?

If your mobile deposit is completed prior to 6PM on any business day, you will receive next business day credit on your account for the deposit. Please note all deposits are subject to review and/or final approval by the Bank.

How will I know if my deposit was received by the bank?

You will receive an e-mail notification once your deposit has been approved for processing.

Can I log in to the Mobile Deposit app from multiple mobile phones?

Yes.

Who should I call if I need help with mobile deposit?

For assistance, please call Customer Service at 877-821-BANK (2265)