



**FirstBank**  
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TEXAS

# Xpress Deposit

## **What is Xpress Deposit?**

Xpress Deposit turns your mobile device into your personal teller by allowing you the ability to capture an image of your check and submit it for deposit to FBTET. (Daily Limits and enrollment processes apply.)

## **How do I enroll for Xpress Deposit?**

To enroll login to online banking, click on Xpress Deposit under Services, accept the terms, and submit your enrollment request. Within 2 business days we will notify you through online secure messaging when the request has been approved.

## **What is the enrollment criteria?**

To be approved for Xpress Deposit your account must be opened at least 60 days without overdrafts and have at least \$500 in deposits.

## **Can I deposit any check through Xpress Deposits?**

Foreign Checks are not allowed.

## **Do I have to endorse the check?**

Yes. Checks you deposit must be endorsed properly and include “via FBTET Mobile Deposit”.

## **Are there limits?**

Deposits may be processed for any single check up to \$3,000 per day or no more than \$3,000 per week (5 day business week) and no more than \$10,000 within a 25 day period (25 consecutive business days). You may not exceed 5 check deposits on any given day or 15 within a 25 day period.

*See second page for more information.*



# Xpress Deposit

## **Is there a cut-off time?**

Yes, 4 p.m. Deposits made after 4 p.m. will process as of the next business day.

## **When will my funds be available that I deposit through Xpress Deposit?**

If your deposit was accepted prior to 4 p.m. your deposit will generally be available to you the same business day.

Deposits made after 4 p.m., or on weekends or holidays, will generally be processed the next business day.

All deposits are subject to review and funds from your deposit may not be available for immediate withdrawal.

Deposits will be available to view online the next business day.

## **Can I deposit multiple checks?**

No. You may only deposit one check per deposit.

## **What happens if I don't see my Xpress Deposit online?**

You may contact Customer Service at 888-608-7787

## **Is there a fee?**

There is currently no fee for the Xpress Deposit Service. However mobile data rates may apply and FBT fees are subject to change.

## **What do I do with the check after I have made my deposit?**

You should store the check for 30 days, and then after this period write "VOID" on the check and destroy it.

