



FAQ - Frequently Asked Questions

What is Snap Deposit?

First American Bank Snap Deposit is a simple way to use a smartphone to deposit checks into your personal checking account. This service may also be referred to as “remote deposit capture” or simply “deposit capture.”

How do I sign up?

You must be a current personal online banking customer. Simply download the First American Bank Mobile App from the Apple App Store or the Android Market.

Who can use Snap Deposit?

In general, Snap Deposit is available for personal account holders, who:

- Are at least 18 years old
- Accounts are in good standing
- Have an active checking that has been open at least 180 days
- Are an owner on the account
- Have an email address on file

Fiduciary accounts, such as Trust or Estate accounts, and business accounts do not have access to Snap Deposit.

What devices support Snap Deposit?

First American Bank Snap Deposit is available within the iOS and Android apps. It can be used on an iPhone, iPad, and Android smartphones. It is not currently available for Android tablets, but is in development. It is also not available on mobile web – only through the apps.

What are the fees for Snap Deposit?

There are currently no costs to deposit checks through Snap Deposit.

When will my deposit be credited to my account?

The items transmitted using this service are not subject to the funds availability requirements of Reg CC. If an image of an item is received through this service and accepted before 4:00 PM mountain time, on a business day, we consider that the day of deposit. Otherwise, we will consider that the deposit was made on the next business day. Funds deposited using this service will generally be made available in 2 business days from the day of deposit. A business day is Monday through Friday, excluding all holidays recognized by the Federal Government. If there is a doubt of collectability, we may delay the availability of funds for a reasonable period of time until the item is either paid or returned. If we encounter any issues with your Snap Deposit, we will contact you via email within one business day. All deposits are subject to First American Bank Remote Deposit Capture Agreement.



What are the limits?

Maximum number of deposits per day (2), maximum number of items per deposit (3), maximum number items deposited per month 20. Only one check can be deposited per transaction. There are daily dollar limits, as well as daily and 30-day rolling limits. These limits are based on criteria such as account standing, type of account, length of time account has been opened, and activity on the account. We review accounts regularly and update limits accordingly.

How do I know my limit?

When you are approved, you will receive an email notifying you of your limits. If you exceed the limit, Snap Deposit will notify you that the transaction cannot be completed and will disclose your current limit. Please remember, limits can potentially change regularly and are not guaranteed.

What happens if I have a check that exceeds my limit?

These items can be deposited at First American Bank branches.

Are there any checks that are not eligible for Snap Deposit?

While you will be able to deposit most checks through Snap Deposit, there are some exceptions. The following are ineligible for Snap Deposit:

- Third Party Checks
- Foreign Checks
- Post Dated Checks
- Stale Dated Checks
- Traveler's Cheques
- Checks with Multiple Payees
- Money Orders

What do I do with my check after depositing through mobile?

Once you have confirmed the deposited funds have been credited to your account, securely store the check for 7-14 days before destroying it.

What happens if I forget to endorse the check?

Unendorsed checks will be rejected. After the item is rejected, you can endorse the check and deposit it again through Snap Deposit.

