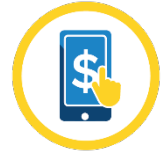
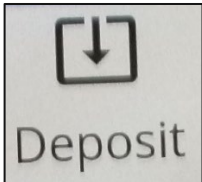


How to Use Mobile Deposit

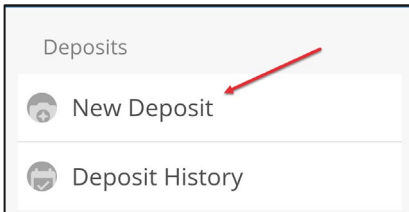
Have a check you need to deposit but don't want to visit a branch? You can deposit a check any time and from anywhere using mobile deposit!



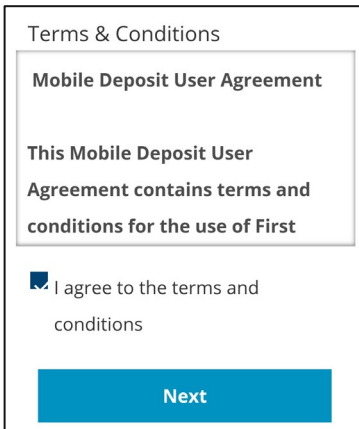
1. Login into the mobile banking app.
2. Tap "Deposit".



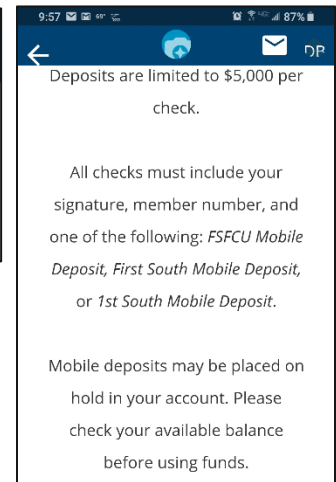
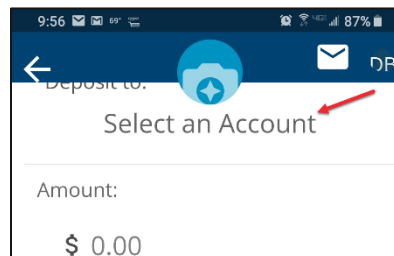
3. Tap "New Deposit".



4. The terms and conditions will be presented. Once you've reviewed them, tap to agree to them, then tap "Next".

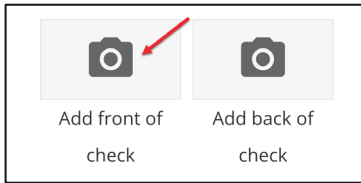


5. Tap the top of the screen to select the account that you wish to receive the deposit and enter the check amount.

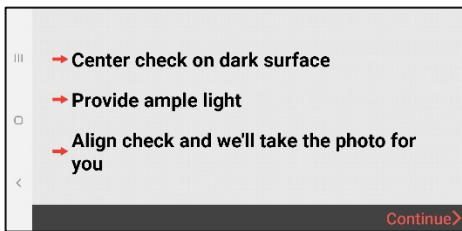


NOTE: Endorsement instructions and information regarding possible deposit holds are at the bottom of the screen. Be sure to review those as well to ensure your check is endorsed correctly.

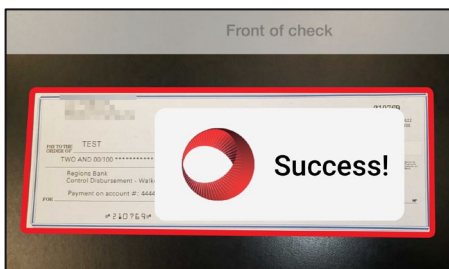
6. Once the check is endorsed, tap “Add front of check” and turn your phone to landscape mode (on its side).



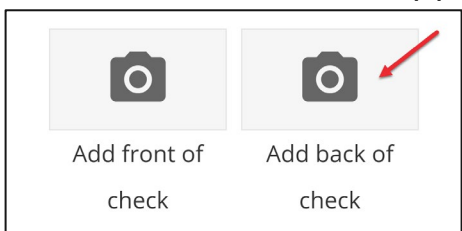
7. A set of instructions for taking the photo of the front of the check. They will also appear before taking the photo of the back of the check. Tap “Continue”.



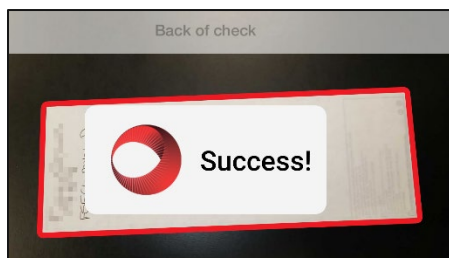
8. When the front of the check is positioned correctly, the app will automatically take the picture.



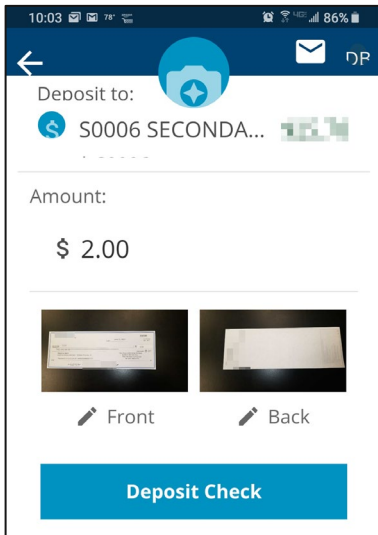
9. Tap “Add back of check”. NOTE: Be sure your check is properly endorsed. The set of instructions will appear again. Tap “Continue”.



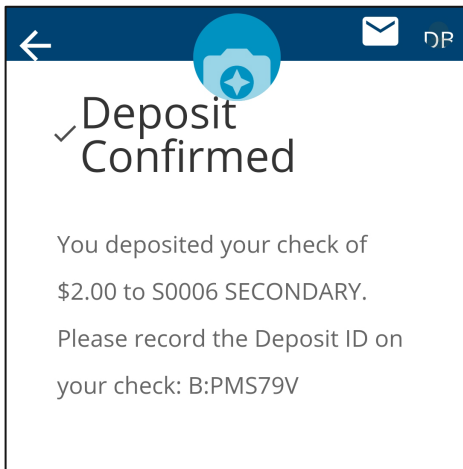
10. When the back of the check is positioned correctly, the app will automatically take the picture.



11. Tap “Deposit Check” to submit the check for deposit.



12. You will receive confirmation that your check was successfully deposited. Please retain the check for at least 30 days in case there are any issues.



If you need additional assistance, please contact us at 901-380-7400 and we'll be happy to help.