

Mobile Deposit Quick Reference

MOBILE DEPOSIT

DEPOSITS MADE ANYWHERE, ANYTIME

1. Open our Skowhegan Savings Mobile App on your mobile device.
2. Select Login.
3. Enter your Online Banking username and password.
4. First time users will need to read and Accept the Terms and Conditions.



ELIGIBILITY

Consumer and small business customers are eligible to apply for Mobile Deposit. All request are subject to approval.

To utilize you need to have Skowhegan Savings' Online Banking access and have downloaded the Skowhegan Savings' Mobile App,

Account type and transaction history restrictions may affect customer eligibility. Up to three eligible checking or savings accounts may be activated per customer.

Once accepted as a Mobile Deposit User you will receive a welcome email.

REQUIREMENTS

To access Mobile Banking, your phone or other mobile device must be connected to the Internet and be camera enabled. Mobile Banking requires an Internet connected Mobile Device that supports 128-bit encryption. To receive confirmation texts your mobile device must be enabled for SMS text.

PREPARING CHECK FOR DEPOSIT

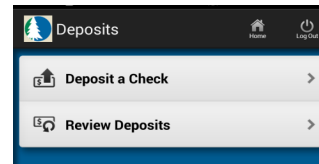
Only domestic checks written to owner of enrolled account may be deposited. See reverse side for prohibited item listing.

You must sign the check in the endorsement section of back of check and 'Mobile Deposit' should be referenced under your signature.

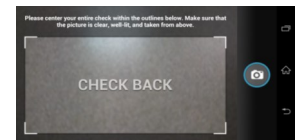
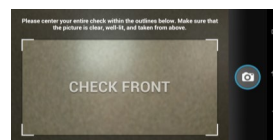
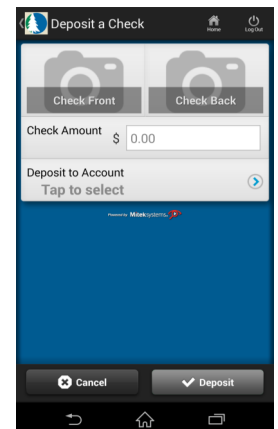
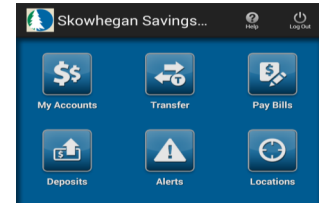
You do not need a deposit slip.

MAKING A DEPOSIT

1. Select Deposits.
2. Under the Deposits menu, select Deposit a Check



3. Enter the numerical value of the check. (Only one check may be deposited at a time.)
4. Select Deposit to Account option and select the account you want to deposit to.
5. Select Check Front and camera function on your mobile device will activate. Take a picture of the front side of the check. Use the following guidelines to ensure your picture will be captured and deposited correctly.
 - Make sure there is sufficient lighting.
 - Place the check in front of a dark background
 - Ensure all edges of the check are visible in the picture
 - Avoid blurry images



6. Once you have your photo, select Use to continue or Retake if the check image is not clear and straight.
7. Next select Check Back to take a picture of the back side of the check using the same guidelines for a good image. Select Use to continue.
8. Select Deposit button. It will be green when activated and ready to submit the deposit.
9. A "Deposit Successful" confirmation will appear with a confirmation number.
10. Select Done to return to the home page.



CONFIRMATION/ REJECTION OF DEPOSIT

Once your deposit is submitted you will receive a confirmation message on your screen and a SMS text message will be sent to your mobile device.

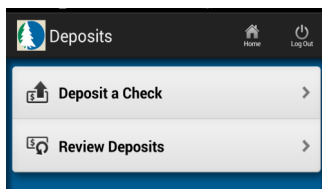
If your deposit is denied you will receive an email detailing why the deposit was denied.

Please contact Customer Service if you want to delete or modify a submitted deposit by 3:00pm EST on the current day.

REVIEWING A DEPOSIT

1. Once you have made a deposit, you can select to review details. Deposits are available to view for 5 days from the deposit date.

2. Select Review Deposits from the home page.



3. Select the deposit you wish to view.

4. Deposit Details page will display:

- Account
- Transaction ID (TransID)
- Date
- Deposit Status



5. Select the Front or Back options to view the check images.

SERVICE & FUNDS AVAILABILITY

- Mobile Remote Deposit services will be available anytime, 7 days a week.
- Deposited items are only processed on business days.
- A business day represents a weekday that is not a federal holiday.
- Deposits received before 3:00 pm EST will be processed same day. Deposits received after 3:00 pm EST or on federal holidays and weekends will be processed on the next business day, which will be referred to as the deposit date.
- In accordance with Skowhegan Savings' Funds Availability policy: Mobile Deposit funds will generally be available on the first business day after the deposit date.
- Longer delays may apply. If a hold is placed, you will be notified.

DEPOSIT LIMITS

Upon approval, customers will be granted the following maximum limits.

Deposit requests in excess of these limits will automatically be rejected.

Mobile Deposit	Consumer & Small Business	Accounts less than 90 days
Daily Item Count	10	5
Daily Cumulative Deposit Amount	\$2,500	\$500
Monthly Item Count	30	10
Monthly Cumulative Deposit Amount	\$10,000	\$1,500

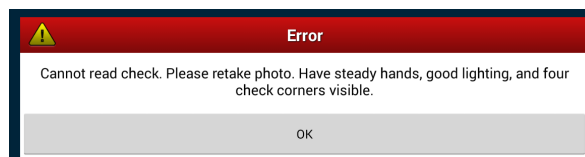
PROHIBITED ITEMS

- Stale dated checks and posted dated checks.
- Money Orders. Travelers Checks.
- Checks payable to any person or entity other than the owner(s) of the account into which the check is being deposited.
- Checks containing alterations to any of the fields on the front of the check.
- Any check in which you know or suspect is fraudulent or unauthorized.
- Check payable to more than one person, unless the account in which the item is being deposited into is owned by all payees.
- Checks previously converted to a substitute check or image replacement document.
- Checks that are drawn on a financial institution not located in the United States.
- Checks that are not payable in US currency.
- Checks that have previously been negotiated through any financial institution or depositing service.

See Mobile Banking Agreement for complete listing.

ERROR MESSAGE

If a check image is not clear you will receive an error message. Click OK and retake a photo of your check.



CANCELLING YOUR REMOTE DEPOSIT ENROLLMENT

Please contact Customer Service at 800.303.9511 if you no longer want to use Remote Deposit.

Note: If you fail to login to Online Banking for a period of 6 months, your Online Banking ID will be deactivated and mobile access will not be permitted. You will have 45 days to contact Customer Service to reactivate your Online Banking ID before it is deleted.