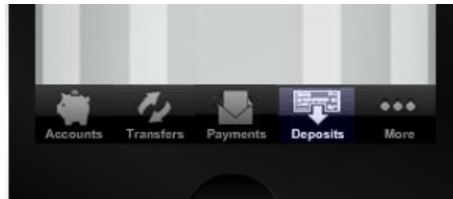
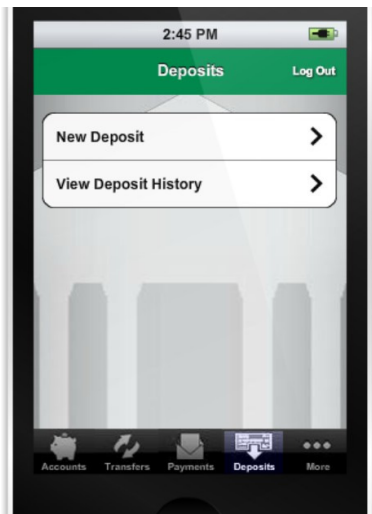


Flagler Bank Mobile Deposit Instructions

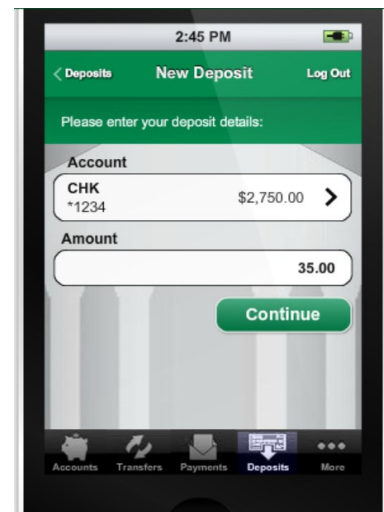
1. Verify the item is acceptable for Mobile Deposit before attempting to deposit. To do this, verify the following:
 - a. The **check is payable to you.**
 - b. The **check is endorsed by you.**
 - c. **“For Mobile Deposit Only” is written** beneath your endorsement signature.
 - d. There are **no creases or folds in the check.**
 - e. The **check does not have a background that may make it difficult to read.**
2. Prepare to capture an image of the check by placing it on a **flat, well lit surface.** The darker the background is the better the image quality will be. It is also a good idea to verify the following.
 - a. No shadows are cast on the check.
 - b. There are no objects next to the check that may be visible in the image.
3. Log into your Flagler Bank Mobile Banking app from your camera enabled capture device (such as a smart phone).
4. Select the **“Deposits”** tab.



5. Select **“New Deposit”**.



6. Select the **account** to receive the deposit then enter the **amount**.



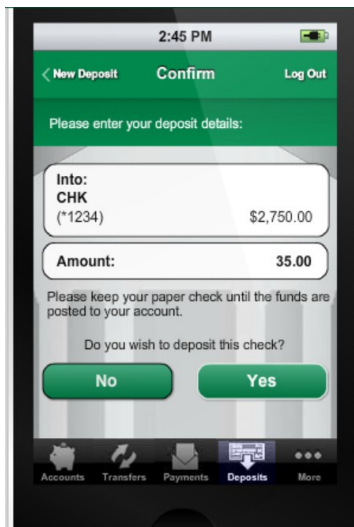
7. You will be prompted to capture an image of the front of the check. Be sure to **capture a straight-on image** of the check and not one from an angle. Ensure the **entire check is captured** and that the **image is in focus**; select the **Camera button to take the picture**. If the image is blurry or otherwise unsatisfactory, select “Retake” on the next page. If the image is good, select **“Use Photo”**.



8. Flip the check over and repeat the same process to **capture an image of the back**.



9. You will be asked to confirm the deposit. Select **“Yes”** to answer the question, “Do you wish to deposit this check?”



10. If there are any initial problems with the images of your deposit, you will receive an error message explaining the issue. You may retry using Mobile Deposit or you may visit the branch location nearest to you to deposit the item. If the images you submitted pass the initial quality assessment, you will receive a page informing you that the deposit is *Pending*. This means it is pending our review prior to processing. If there are any issues with your deposit once it is in *Pending* status, we will contact you by email. If there are no issues, the deposit will post the same day it has been processed, provided deposit was submitted prior to the established deadline.

11. Store the check in a secure location for 60 business days. After the 60th business day, the check should be destroyed.