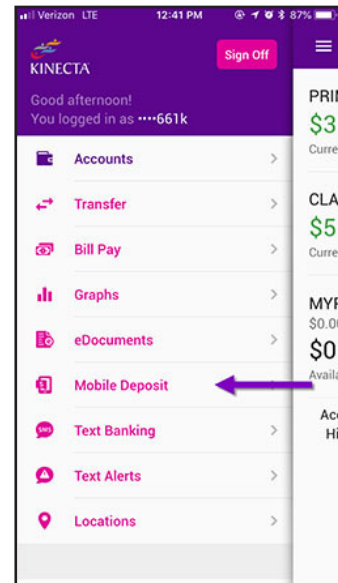


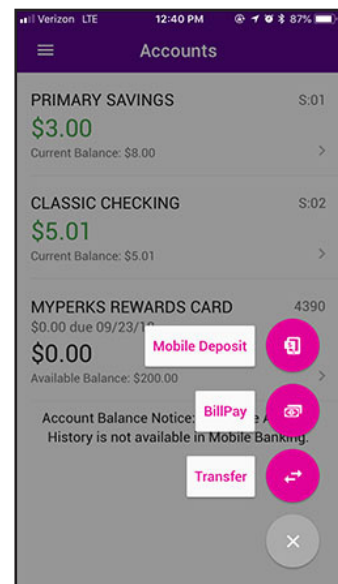
Step by Step Instructions for Making a Mobile Deposit

To make a Mobile deposit

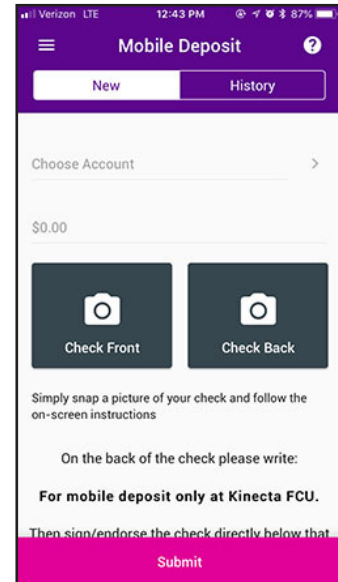
1. Tap on *Mobile Deposit*.



2. OR, the quick menu on the bottom right.

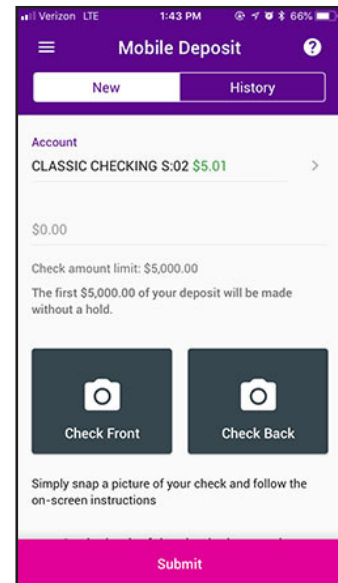


3. This will load the Mobile Deposit page.



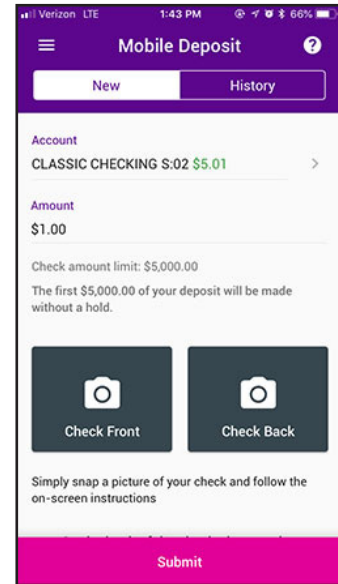
4. Tap *Choose Account*.

From the menu of your accounts, choose the destination account for your deposit. Once you have chosen your destination account, please note the "Check amount limit" beneath the Amount field; this will also let you know the check hold amount of your deposit.

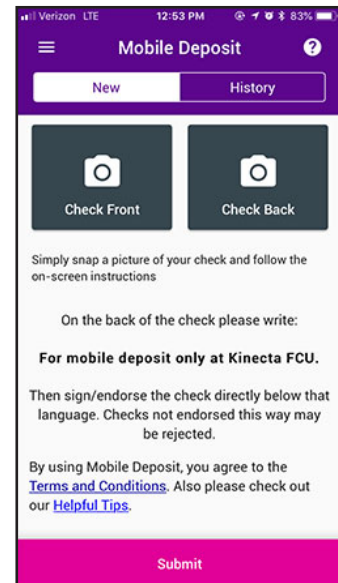


5. Enter the total amount on the check to be deposited by tapping on the \$0.00.

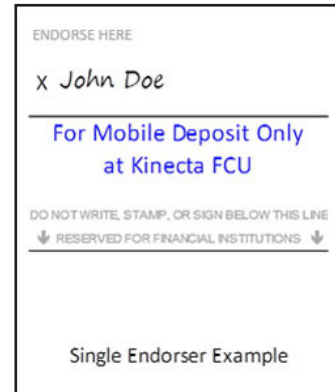
NOTE: If the amount you entered is over the limit shown below the Amount field, the entered amount will turn red. This is to indicate that you have entered an inadmissible deposit amount. You'll need to contact the credit union for assistance in this case. If you attempt the deposit anyway, the mobile application will stop you.



6. As indicated by the text at the bottom of the page, beneath your signature/endorsement on the back of the check, please write: "For mobile deposit only at Kinecta FCU." If a check does not include this additional language it may be rejected.



This is an example of how your check should be endorsed:



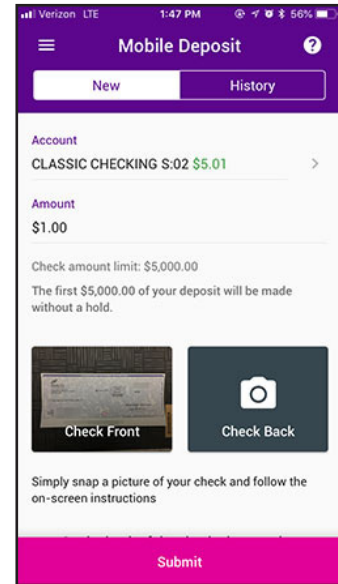
7. Tap on the *Check Front* button to take a picture of the front of your check.

This loads the camera interface. The check should be steady and aligned within the guided borders of the interface. Tap the camera icon on the right-hand side to take the picture or **Cancel** to stop.

This is an example of a blurry photograph that should not be used. Your photo should more closely match the guidelines. (If you want to re-take the picture, simply tap on the thumbnail on the next screen.)

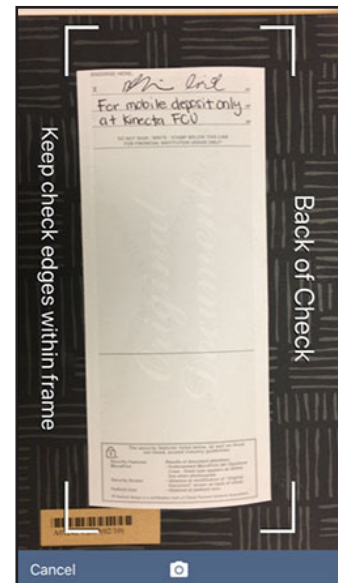


8. After you take the picture, a thumbnail of it will display in the Mobile Deposit page.



9. Next step, tap on the *Check Back* button to take the second picture.

NOTE: The back of the check must be endorsed, and the signature unobstructed within the predefined area. Again, make sure to position it according to the displayed guidelines. This is a good example of properly aligning the check image within the guidelines.

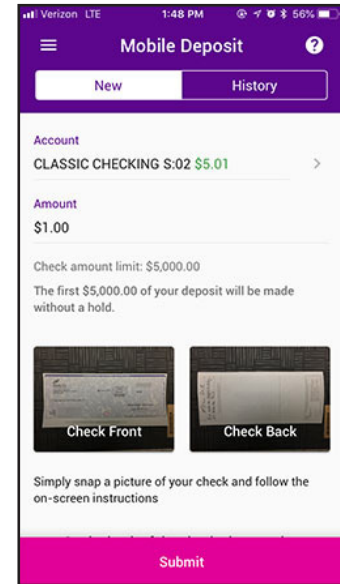


10. After you have taken both pictures, you will want to verify that all the information you have entered is correct. To make changes:

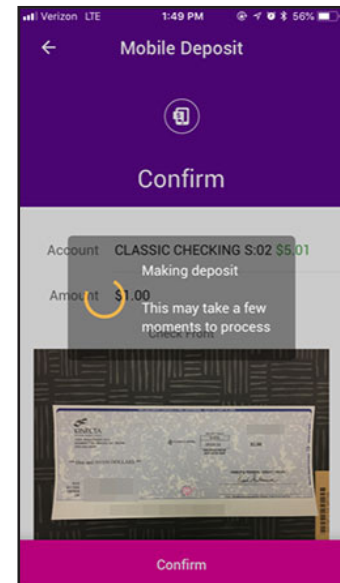
- Tap on either of the image thumbnails to return to the camera and re-take that particular picture.
- Tap on the **Amount** field to return to the keypad if the amount entered doesn't match the amount on the check. The check processing system will detect a mismatch between the amount on the check and the amount entered in the application – and will reject the deposit attempt.

NOTE the *Terms and Conditions* hyperlink above the **Submit** button. Tap on the hyperlink in order to load the Terms and Conditions specific to Mobile Deposit use.

The data you entered for your deposit will NOT be lost by opening this link. Tap Submit to deposit your check.



11. To confirm your deposit - verify the information and tap **Confirm**.

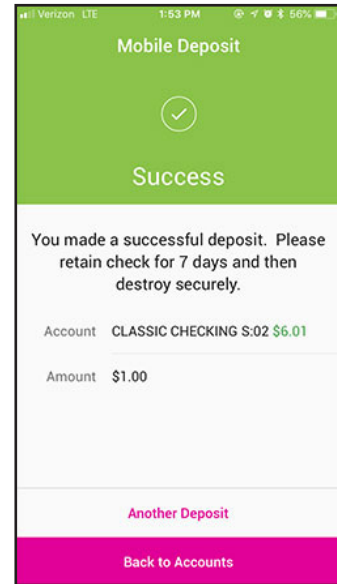


12. If the check images and deposit information pass validation, you will receive a notice of your successful deposit.

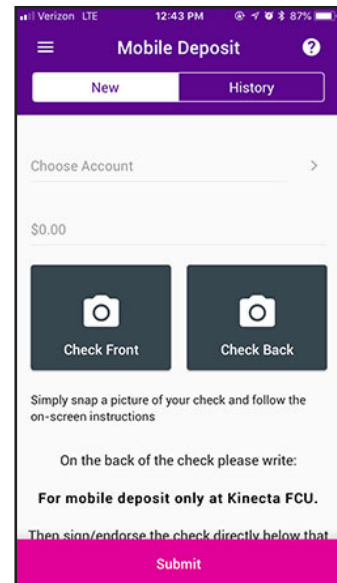
*Please retain your check per the instructions on the screen, and login to your account periodically to ensure that your deposit has been approved.

Tap on **Back to Accounts** to see all of your transactions on each account, OR **Another Deposit** to deposit another check.

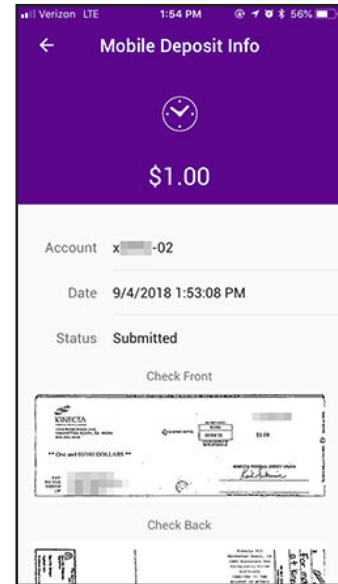
To see a list of your deposits in process - Tap on **Another Deposit**.



13. To see a list of all deposits made to all your accounts, and their respective status, tap on the *History* tab menu at the top of the main Mobile Deposit page.



14. You can tap on each item to see the details and the image of the check.



15. To exit, tap on the arrow at the top left corner of the page. Then tap on the *Main Menu* icon at the top left corner of the page.

Tap on **Accounts** to see the summary or balance of all your accounts. Tap on the destination account on your check to verify the deposit has been made successfully.

