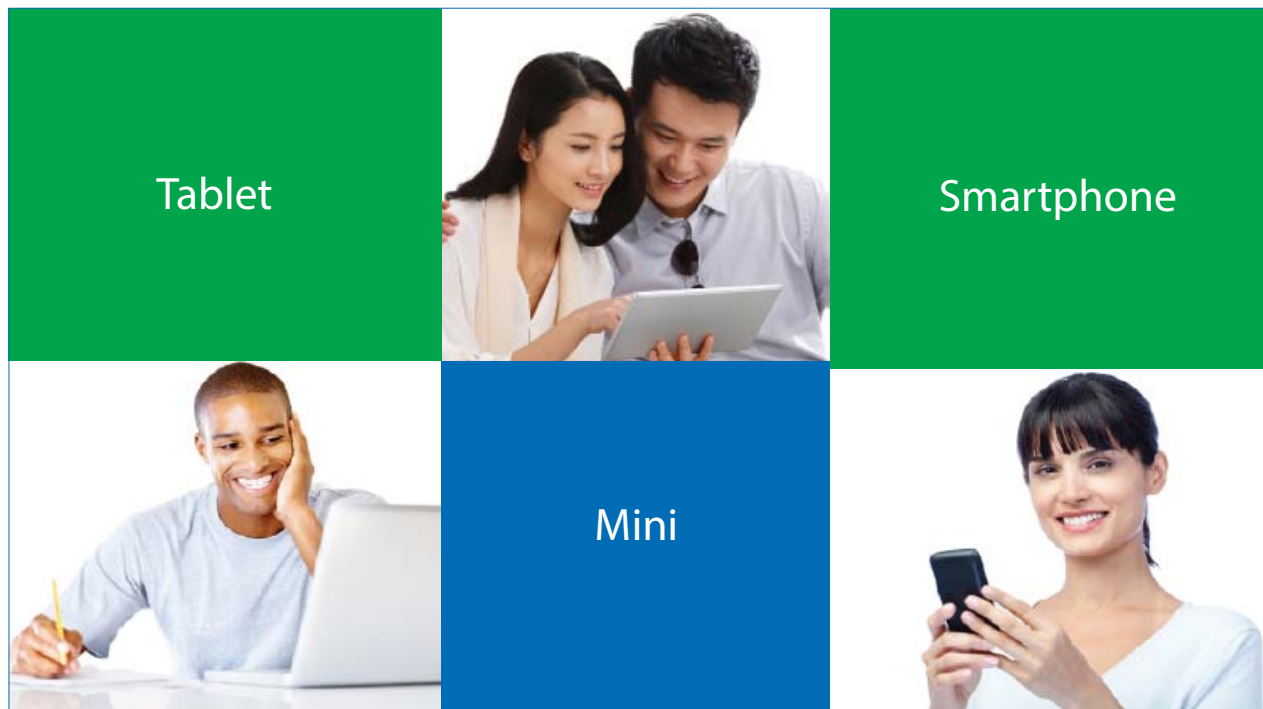


Apple Bank's Mobile Remote Deposit Service

Secure, Fast and Convenient



Follow These Easy Steps

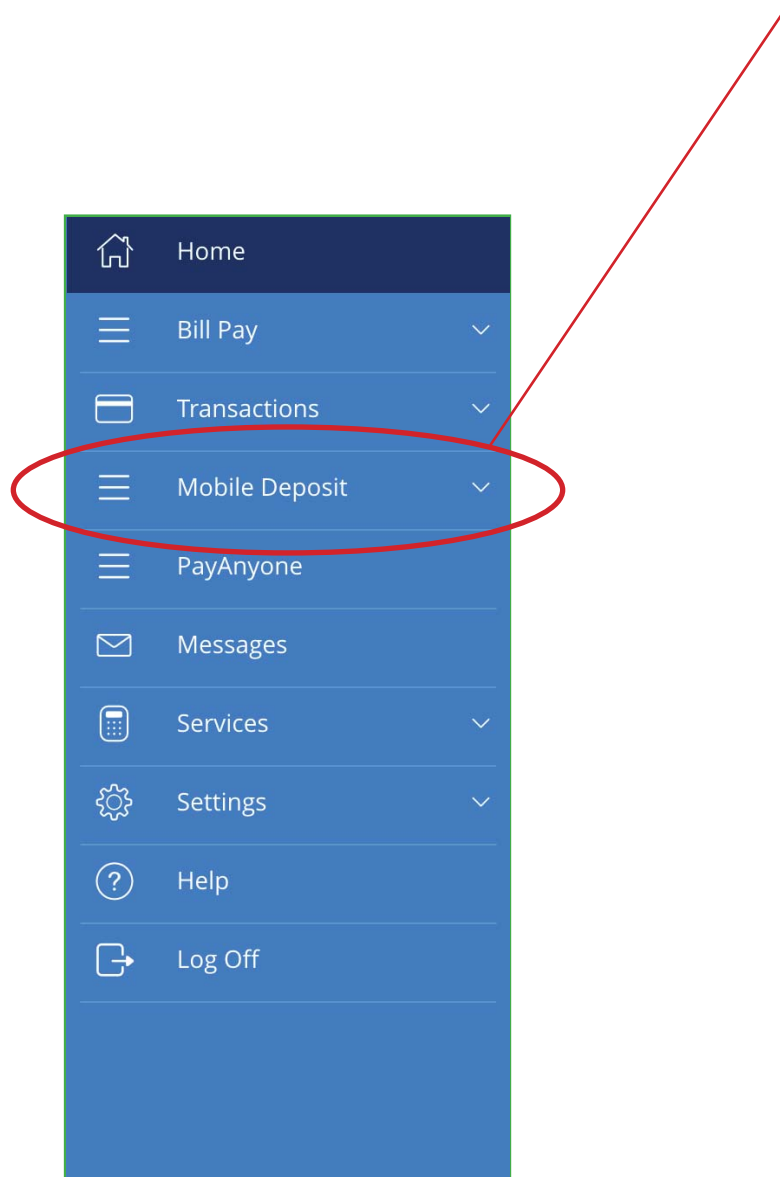
- Download our Upgraded Mobile App and Login
- Enroll in Mobile Remote Deposit from Main Menu
- Follow Instructions to Deposit a Check
- View Check in Deposit History Once Approved
- Have Questions? Call CustomerLine at 914-902-2775

Mobile Remote Deposit: Deposit Checks Easily and Conveniently from your Smartphone

Need to deposit checks while you're on the go? There's no need to visit the bank when you use our secure and convenient Mobile Remote Deposit feature on the Apple Bank Mobile Banking App. Just use the camera on your device to take a snapshot of the front and back of your check, select your deposit account, amount to be deposited and send. For security reasons, check images are kept securely at the bank and never stored on your mobile device. Note: Only checking and statement savings accounts in Online Banking are eligible for Mobile Remote Deposit.

How to Enroll in Mobile Remote Deposit

Be sure you have downloaded our upgraded Mobile App from your App Store. Login to Mobile Banking from your device with your User ID and Password. From the Home page, click Menu. Click Mobile Deposit, then Mobile Deposit Enrollment.



Read the Terms and Conditions and click Accept. You will now see a screen that confirms that you have successfully enrolled in Mobile Remote Deposit.

Menu

Remote Deposit Capture Enrollment

Mobile Deposit allows you to deposit checks directly into your account without visiting a branch or ATM location. Simply endorse the check and then launch the camera to take a picture of the front and back of the check. To request this service or see FAQs, please review the [Terms and Conditions](#).

Check this box to accept our Terms and Conditions

Accept

Feel free to contact us for more information.

Menu

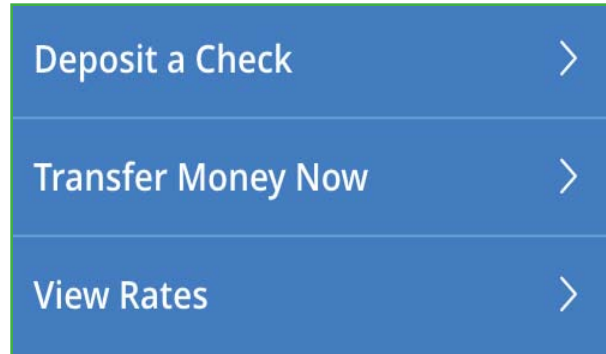
Remote Deposit Enrollment

Congratulations! You have been enrolled in Remote Deposit Capture.

Time of request: 4/11/2017 4:10:55 PM

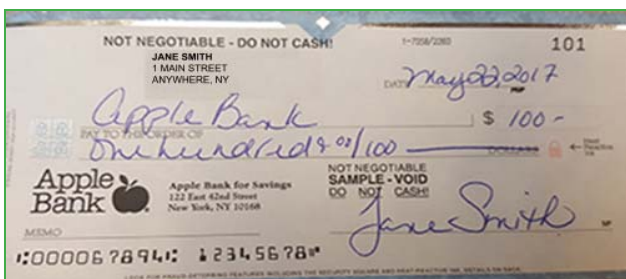
Depositing a Check: Getting Started

Once enrolled in Mobile Remote Deposit, select Mobile Deposit from the Main Menu, then select Deposit Check. Or, select Deposit a Check from the right navigation Quick Access buttons on your Personal Account Summary page.



Ready to Deposit a Check? Follow These Easy Steps

1. Select the checking or statement savings account you want to receive the deposit.
2. Enter the dollar amount of the check you are depositing and click Save.
3. Now you are ready to capture the images of your check. Click Capture Image.
4. Take a photo of the front of the check and then take a photo of the back of the check.

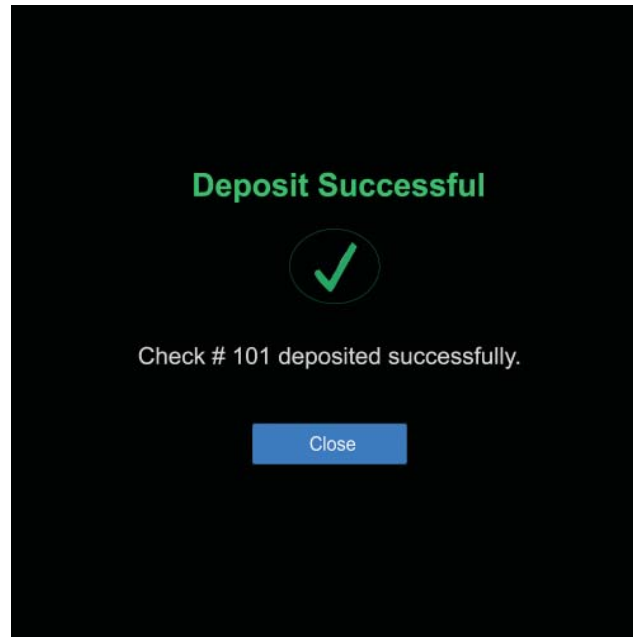


front of check



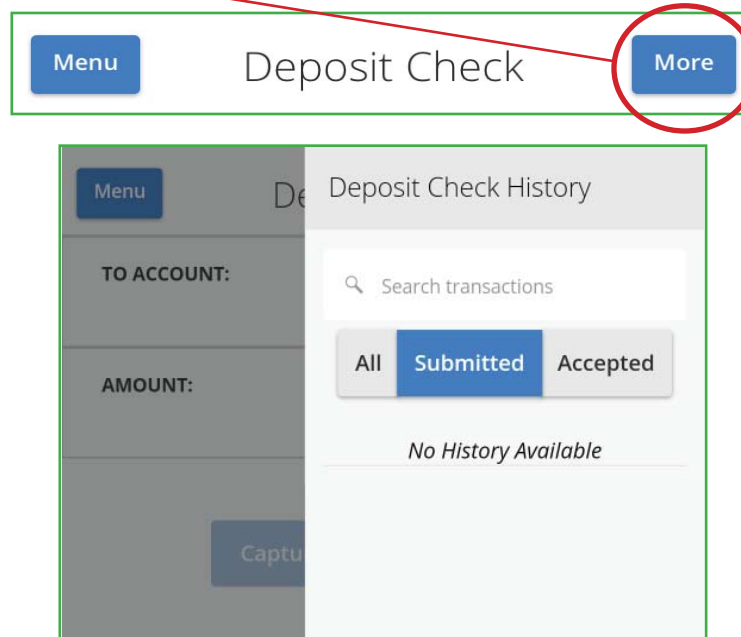
back of check

- Once both clear pictures are acceptable, click Submit Deposit. The App will send the coded check information to Apple Bank for deposit.
- The screen will now display Deposit Successful. Click the Close button to finish.



Deposit History

Once you receive the Deposit Successful confirmation screen, you will immediately see your deposit listed when you click the More button at the top right. The Deposit Check History screen will appear. Click the Submitted tab to view your check. Once the check is approved, it will appear under the Accepted tab.



You will receive an email confirmation that your deposit was received along with a deposit receipt number. When your deposit is accepted, you will receive an additional email confirmation. You will receive emails only if we have a valid email address on file. **Note:** Mobile Deposit Check History will be the only place to review a mobile deposit until the check has officially posted to your account.

Daily Deposit Dollar Limit

The daily deposit dollar limit is \$3,000 for Mobile Remote Deposit. You may deposit a maximum of five checks per day. The aggregate monthly dollar limit is \$10,000 in a rolling 30-day period. You may deposit a maximum of 20 items during a rolling 30-day period. Higher limits may be available upon management request. Please see the Mobile Remote Deposit disclosure for a list of ineligible items.

Funds Availability

Funds availability for Mobile Remote Deposit is based on applicable law and our Funds Availability Policy detailed in the About Your Apple Bank Accounts brochure.

Posting Deposits

If you make a mobile remote deposit of a check or checks before 3:00 pm ET on any business day (defined as Monday through Friday, excluding federal holidays), and these deposits are reviewed by Apple Bank and accepted for deposit and collection, you will see your updated account balance posted after 5:00 pm ET on that same business day.

However, if you make a mobile remote deposit of your checks after 3:00 pm ET on any business day, it will be treated as having been deposited on the next business day. Once reviewed and accepted by Apple Bank, you will see your updated account balance posted after 5:00 pm ET on the next business day.

Mobile Device Camera Requirements

A mobile device with a rear-facing camera is required to deposit checks with Apple Bank's Mobile Remote Deposit service. Rear-facing camera resolution needs to be 5 megapixels or higher to work most efficiently with the Apple Bank Mobile Banking App.

The easiest way to determine the rear-facing camera resolution is to check the device's user guide or go to the mobile device's manufacturer website and enter the model number.

Please Read Our Product Disclosures for More Information

- Online Banking Services Agreement
- Mobile Remote Deposit Addendum

Call CustomerLine with Questions

Please call CustomerLine at 914-902-2775 to speak to a customer service representative for assistance. CustomerLine hours are Monday through Friday from 8:30 am ET to 9:00 pm ET, and Saturday and Sunday from 9:00 am ET to 3:00 pm ET. For those customers using TDD equipment, please call 800-824-0710.