



IOWA STATE BANK

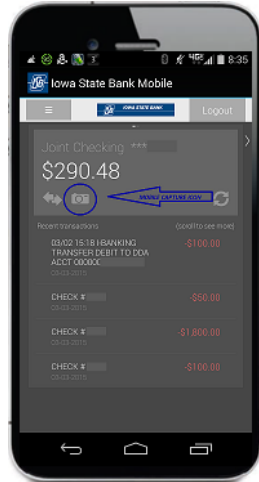
Mobile Deposit Capture

Mobile Deposit Capture is a new, convenient service for Iowa State Bank customers to use their iPhone®, iPad®, or Android™ device phone and our Mobile App to make a deposit.


The Mobile Deposit Capture is available on our Mobile Banking App* and allows you to take a picture of a check and submit it for deposit without driving or mailing the check to the bank.

For more information regarding the Mobile Banking App, please see our [Mobile Banking App Information Sheet](#).

The Mobile Deposit Capture service is very user friendly, and provides error messages with easy to read instructions for taking an acceptable snapshot.



Mobile Deposit Capture - User Instructions

1. Download the Mobile App from the Apple App Store® or Google Play for Android™ devices. Please Note: Only required if you have not already downloaded the Mobile App.
2. Open the Mobile App and register your device.
3. Log In to the Mobile App, turn the dial to *Accounts* option and tap *Select*.
4. On the *Accounts* screen, tap the camera icon * to start the Mobile Deposit Capture process.
Please Note: First time users will be prompted to read and accept the [Mobile Deposit Capture User Agreement and Disclosure](#).
5. Select the account* you wish to deposit the check into.
6. Enter the Amount of the check; then, tap *Next*.
7. Confirm the amount displayed; then, tap *OK*.
8. Tap *Capture Front of Check*; then, take a snapshot of the front of the check with the camera on your device. The snapshot must be clear and include all four corners of the check.
Please Note: You will have the option to take a new picture or delete and exit the Mobile Deposit Capture service.
9. An image of your snapshot appears in the next screen. At the bottom of the screen, tap *Retake* if you are not happy with the snapshot of the check, or tap *Use* to move to the next step. Please Note: You may receive an error message if the snapshot image is not acceptable. In addition, the error message may provide tips to improve the snapshot image quality.
10. Tap *Capture Back of Check*; then, take a snapshot of the back of the endorsed* check. The snapshot again must be clear and all four corners are visible.
11. Tap *Use* to approve the snapshot to send, or tap *Retake* to attempt another snapshot of the back of the check.
12. Tap *Submit Check* to send the check for deposit, or tap *Back* to retake the snapshots.

SECURITY

Multi-layered authentication and layered security technology help protect against fraud.

In the event you lose your device – contact Iowa State Bank to have the Mobile App deactivated on the lost device.

WHAT YOU NEED

iPhone®, iPad®, or Android™ smartphone or tablet

LOGGING IN

Once you have the Mobile App downloaded, simply follow the steps to register your device, and log in using your existing Online Banking User ID and Password.

Select the *Accounts* option on the dial and tap the *Camera Icon* to begin.



Mobile Deposit Capture Usage Guidelines*

Availability

Enrollment in Mobile Deposit is subject to availability and credit worthiness. While enrolled, the camera icon will appear on the *Accounts* option within the Mobile App.

Eligible Accounts

The Mobile Deposit Capture service is available for deposit into checking accounts only.

Endorsements

Checks deposited through Mobile Deposit Capture are required to be restrictively endorsed as '***For mobile deposit only at Iowa State Bank***' with your signature, or as otherwise instructed by Iowa State Bank.

Check Retention

Once you submit the check for Mobile Deposit to Iowa State Bank, best practice is to mark the check as 'Mobile deposit on DATE'. Checks are required to be retained for a minimum of five (5) calendar days and for a maximum of fourteen (14) calendar days, from the transmission date. The time frame between five and fourteen calendar days is referred to as the retention period.

Checks are required to be stored in a secure and locked container that is only accessible by persons needing access.

Checks should only be provided to Iowa State Bank upon request. If requested, original checks will be provided to Iowa State Bank to aid in the clearing and collection process, to resolve claims by third parties, or for Iowa State Bank audit purposes.

Once the Retention Period has expired, checks submitted for deposit using Mobile Deposit Capture are to be securely and irretrievably destroyed.

*See the [Mobile Deposit Capture User Agreement and Disclosure](#) for complete details.

ENDORSEMENT

'FOR MOBILE DEPOSIT ONLY AT IOWA STATE BANK' with signature

CHECK RETENTION

Retain checks for 5 to 14 days.

Retain checks in a secure, locked container

Destroy checks after retention period