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Mobile Deposit Guide

SKIP THE TRIP AND SAVE SOME TIME

Deposit checks as soon as you receive them, 24/7.



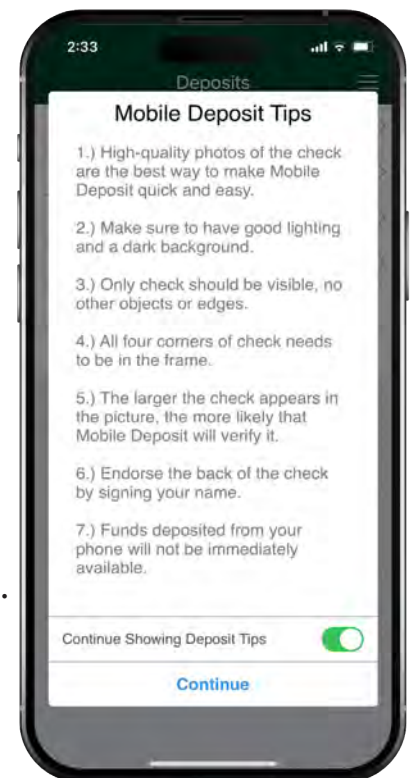
How To Make a Mobile Deposit

- 1) To access Mobile Deposit through the FreedomBank Mobile App, you must first have:
 - a. An existing online banking account (set up through the Online Enrollment page on our website, www.freedombnk.com).
 - b. The mobile app itself (“FreedomBank (Iowa)”) downloaded onto your mobile device of choice.

2) You must contact FreedomBank at (563) 245-2522 or e-mail us at service@freedombnk.com to have Mobile Deposit approved for your account.

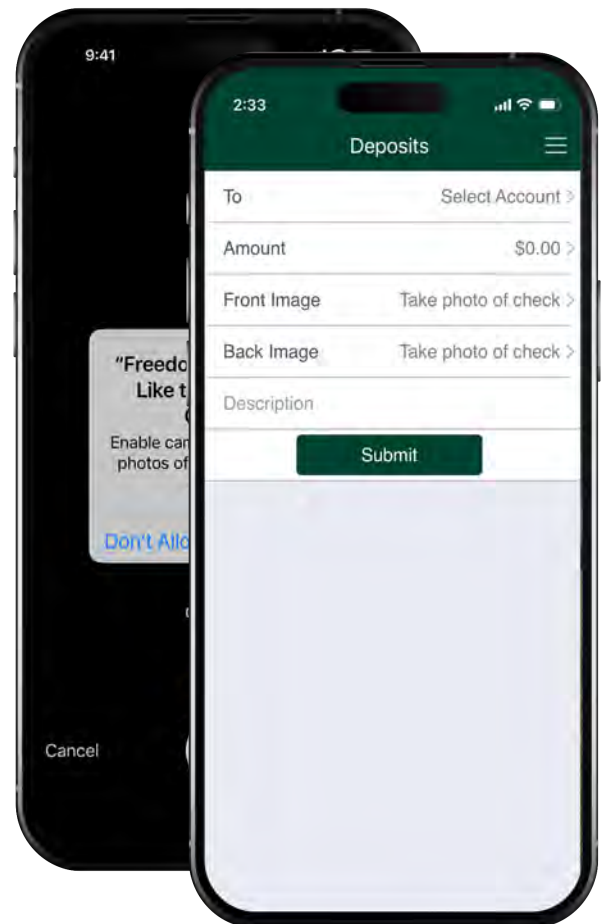
3) Once you have received a message confirming your mobile deposit authorization, log into the Mobile App. From here you can click on the menu in the top right, and then click on “Deposits” from the drop-down menu. A “Mobile Deposit Tips” box will appear – please read through this for some tips to make the check image appear as clearly as possible, which gives you the highest chance of the deposit being visible and deposited correctly. Those tips are as follows:

- a. High-quality photos of the check are the best way to make Mobile Deposit quick and easy.
- b. Make sure to have good lighting and a dark background.
- c. Only the check should be visible, no other objects or edges.
- d. All four corners of check needs to be in the frame.
- e. The larger the check appears in the picture, the more likely that Mobile Deposit will verify it.
- f. Endorse the back of the check by signing your name and **"FOR MOBILE DEPOSIT ONLY FREEDOMBANK"**.
- g. Funds deposited from your phone will not be immediately available.



4) Click “Continue.” Now you will find yourself at the “Deposits” screen, which will ask you for necessary information before taking a picture of the check.

- a. Click on “To” in order to select the account which you would like the deposit to go into.
- b. Click “Amount” and input the correct amount listed on the check.
- c. Click “Front Image” (you may need to allow the Mobile App to use your phone camera) and your phone camera will pull up on the screen. Take a picture of the front of your check only, with all four corners in the frame of the image. You will be asked to either “OK (confirm)” or “Retry” photographing the image if it you think it’s necessary. Once you click OK, you will be returned to the “Deposits” screen.
- d. Do the same with the “Back Image,” making sure that the check is endorsed correctly and only the back of the check is visible.
- e. (Optional) Enter a description for the deposit.



5) Click “Submit.” A box will appear on screen with the following tips for verifying your deposit has gone through:

- a. VERIFY that your check has posted to your account (1-2 business days).
- b. AFTER you have verified your deposit was posted, write ELECTRONICALLY DEPOSITED on the front of the check (and the date for future reference).
- c. Keep your check in a secure location for 5 days. This will allow enough time in case the check is required for any reason.

6) If you go back into the menu and click on “Deposits” again, you will see a list of Pending Mobile Deposits is displayed with the date, amount and description (if applicable). After a deposit is posted, the items will be removed from this list.