

Leading for life



American Bank
MEMBER FDIC

Consumer and Business Guide to



Mobile eDeposit

(via the American Bank of the North App)

August 2014

Tap! Snap! eDeposit!

American Bank of the North's mobile eDeposit allows you to make deposits to your personal or small business account- all from our app on your camera-enabled mobile device!

Qualifications

- **Eligible American Bank of the North Checking or Savings account**
 - If you have more than 3 overdrafts per month, your checking or savings account must be open for more than 6 months and receive approval from the Regional Retail Manager.
- **Online Banking**
 - To enroll visit our website, www.ambnk.com and click *Enroll*, or contact a customer service representative at any branch location.
- **Valid Email Address**
- **Signed eDeposit Agreement**
- **American Bank of the North eMobile App**
 - To download our app, visit your iTunes Store or Google Play store. Search for American Bank of the North eMobile, and click Install! If you have not already enabled eMobile banking via traditional online banking, you will be prompted to do so the first time you open the App. Refer to the eMobile Banking User's Guide located on our website, www.ambnk.com, for more information.
- **Camera-enabled Apple or Android Device(s) that meets the System Requirements**

System Requirements

- **Android operating system 2.3 or higher**
 - Screen size must be at least 3.5" diagonal
- **Apple operating system 6.1 or higher**
- **Camera-enabled device**

How to Enroll

If you would like to be an eDeposit user, you must be approved for a particular tier. You will be approved based on your overdraft history and how long your account has been opened. The tier will determine the daily and monthly dollar limits you will be allowed to deposit via eDeposit.

Visit your local branch to begin the eDeposit application. Once your application and account information have been reviewed, we will inform you as to what tier you have been approved for.

- **Tier 1: \$500/day, \$2,000/month**
- **Tier 2: \$1,500/day, \$5,000/month**

Limitations on quantity: maximum of 5 checks/day & 25 checks/month

Unacceptable Checks

We will not accept:

- Items not drawn on a United States financial institution or payable in United States currency.
- Third party checks.
- Money Orders.
- Traveler's Checks.
- Savings Bonds.
- Items payable to any person or business entity other than you or your business.
- Items containing clear evidence of alteration to any of the fields on the front or back of the check.
- Items that are stale or post dated.
- Items that are incomplete or mutilated.

Endorsements

Please endorse your check, **"For eMobile Deposit Only"** followed by your signature.

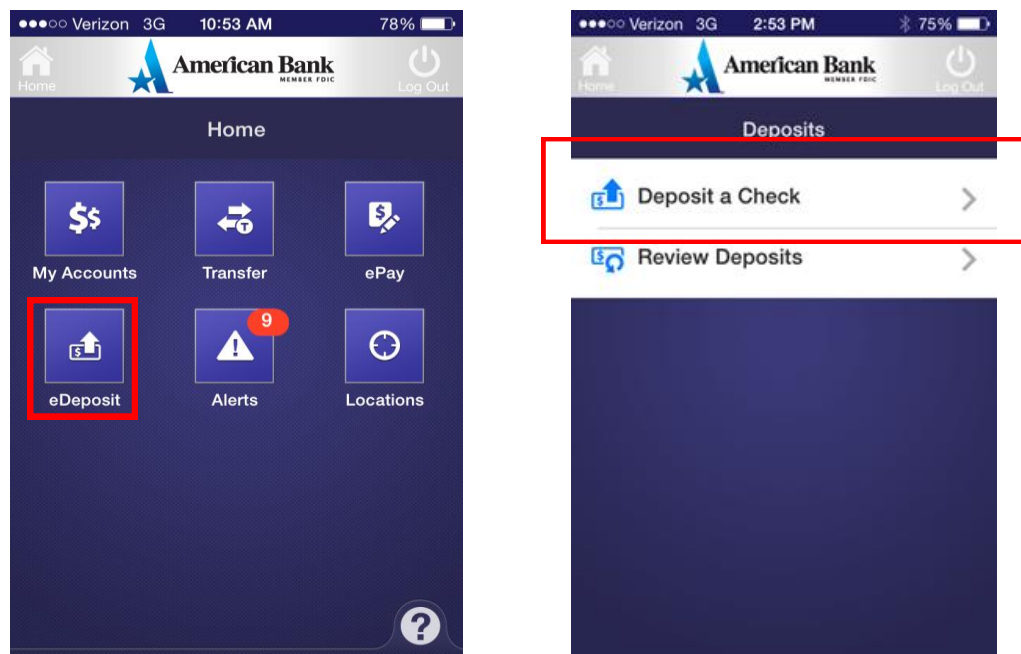
- If the check is payable to your business, it must be deposited into your business account.
- If the check is payable to you AND another party, that check must be signed by both parties and deposited into the joint account of said parties.
- If the check is payable to you OR another party, either of you can endorse it.
- If the check is payable to you AND any non-joint owner, you may not deposit the check into your Bank account using the Services.

*If you fail to follow the endorsement rules, we have the right to reject your deposit.

Continue reading for instructions on how to eDeposit your checks!

Depositing a Check

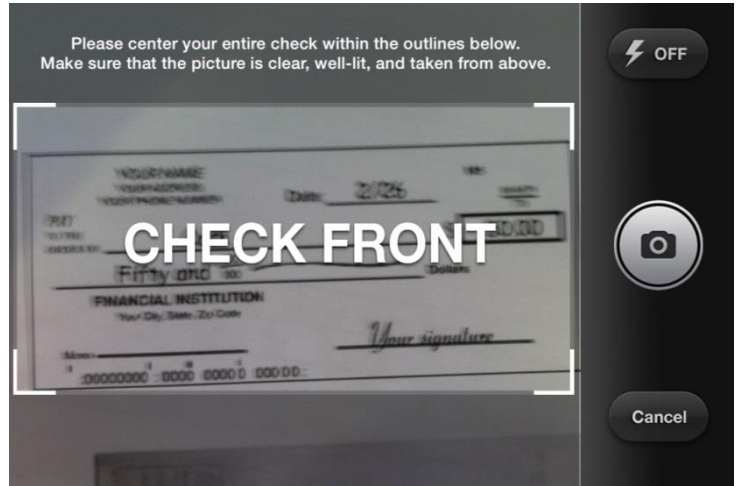
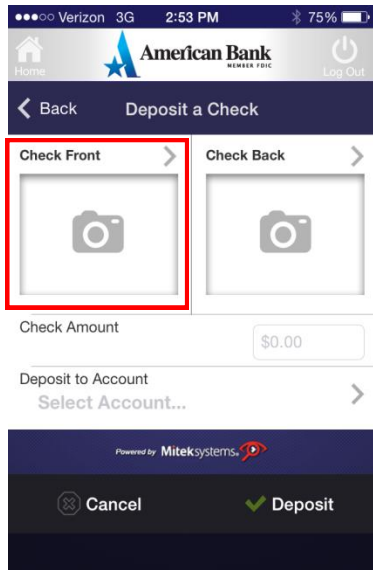
1. **Login** to online banking via your mobile American Bank of the North App.
2. From the Home screen, select **eDeposits**. If you are using the older version of our App, eDeposits will be located under the More tab. Then select **Deposit a Check**. You also have the option to Review Deposits to see previous deposits to the account.



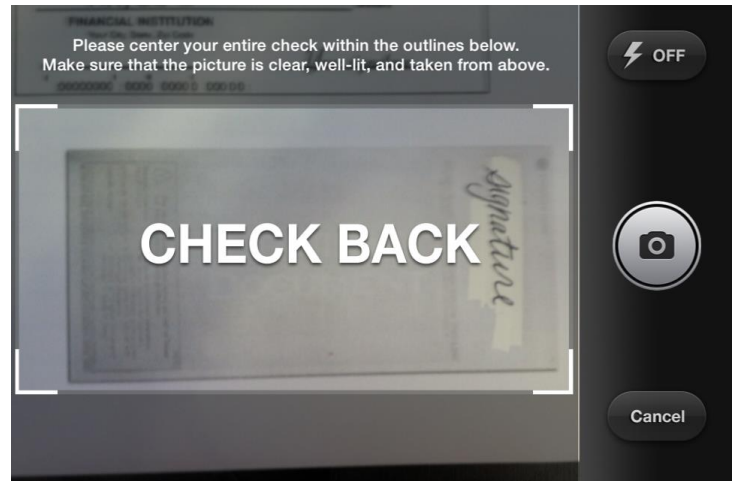
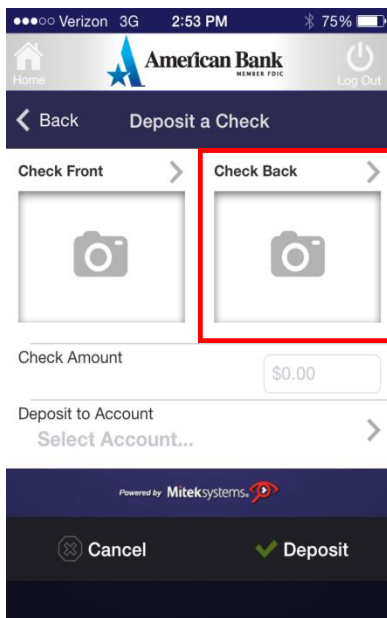
Helpful hints for taking check pictures:

- Always use your camera's focus (most cameras have auto-focus) so the image isn't blurry.
- Capture all four corners of the check within the outlines given and make sure the edges are not cut off.
- Lay the check on a flat surface and hold your camera parallel to the check.
- Have plenty of lighting.
- Use a contrasting background against your check so it does not blend in.
- Make sure the check is the only object in the picture.
- Turn off the flash if it is causing there to be too much light in the image.

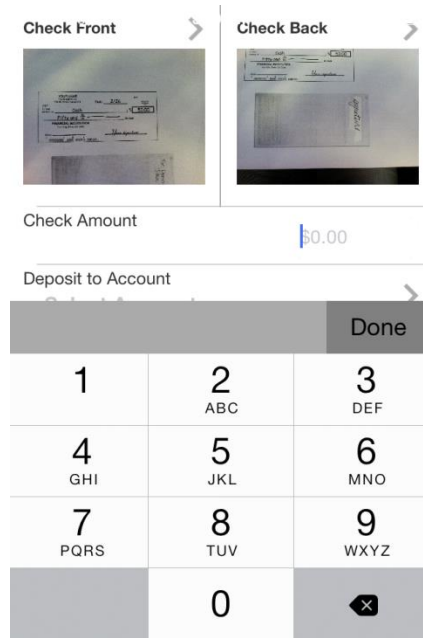
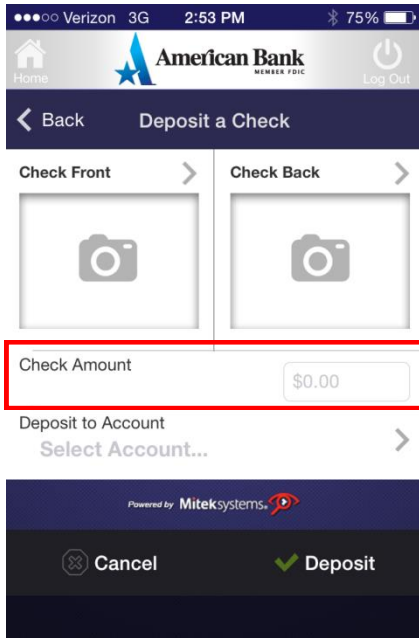
3. Select **Check Front** to take a picture of the front of the check using the mobile device's camera. Select **Use** or **Retake** when your picture shows for review.



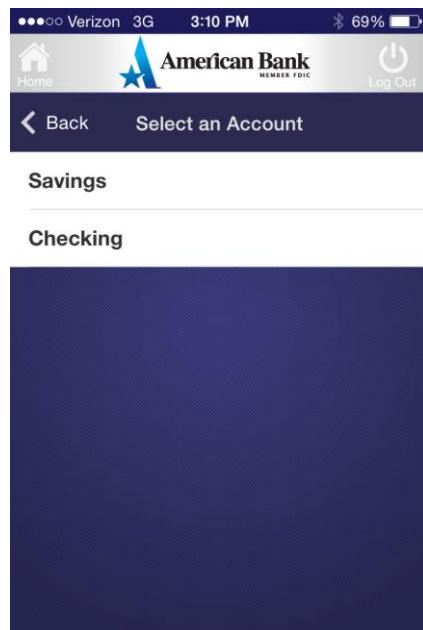
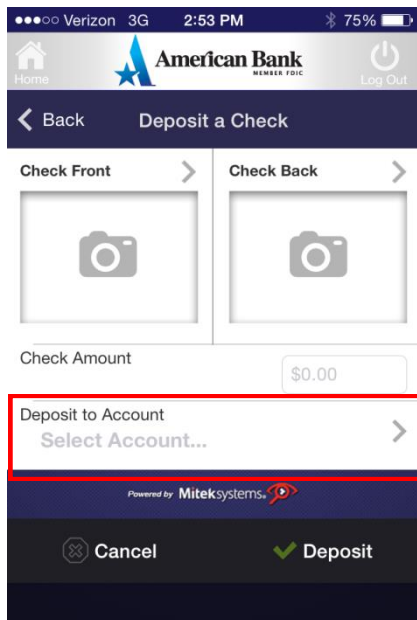
4. Select **Check Back** to take a picture of the back of the check using the mobile device's camera. Make sure the check is properly endorsed! Select **Use** or **Retake** when your picture shows for review.



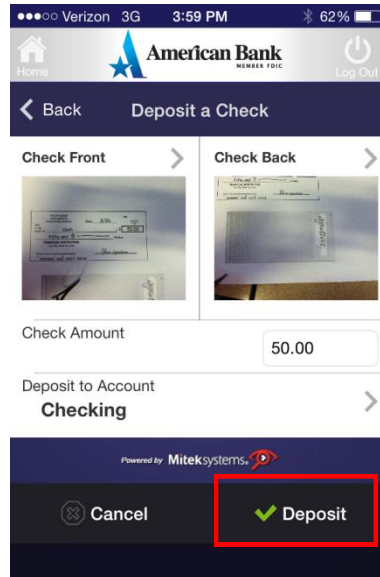
5. Select **Check Amount** to enter in the amount of the check. Make sure it matches the amount on the check!



6. Select **Deposit to Account** to specify the correct account for the deposit.



7. Select **Deposit** to deposit the check into the account. Be sure to keep the App open until the deposit has finished loading.



8. An email will be sent to the email address you provided on your application with information about your eDeposit.
9. Be sure to log out when you are finished using your app.

Following your deposit:

- An email will be sent to the email address you provided on your application with information about your eDeposit.
- Write “eDeposit on [date]” on the front of your check.
- Place the check(s) in your American Bank eDeposit retention envelope for 7 days. Once 7 days has passed, destroy the check(s). (e.g. shredding)

Frequently Asked Questions

What types of checks are NOT accepted with eDeposit?

Please refer to the Unacceptable Checks portion of the guide.

When will my funds be available?

If you meet the cut-off time of 2pm, the funds will be available by the next business day if your deposit is error-free.

When can I make a deposit?

You can deposit checks anytime & anywhere! If you would like your check to be processed on the current banking day, you must submit the deposit before 2pm. Any deposits after 2pm are considered the next day's business.

How am I supposed to endorse the back of my check?

Endorse the back of your check, "For eMobile Deposit Only" followed by your signature. Please refer to the Endorsements portion of this guide for more information.

What mobile devices can I use to make eDeposits?

eDeposit is available via our American Bank of the North App for Apple and Android devices. The Apple or Android device must be camera-enabled.

Is there a cost to deposit my checks with eDeposit?

Yes, the charge will be \$1.00 per check deposited for consumers. Consumer fees will be processed when their statement cycles. There will be a \$15 monthly fee for small businesses.

Is there a limit on the number of checks I can deposit?

Yes. There are daily and monthly limits on the number of checks and also the dollar amount that can be deposited. Consumers may deposit 5 checks/day or 25 checks/month. Small businesses may deposit 10 checks/day or 50 checks/month.

What account types qualify for eDeposits?

All checking and savings accounts you are an owner on are eligible to receive these deposits. Please contact a customer service representative if you would like additional accounts added to your eDeposit options.

Do I need to use a deposit ticket to make a deposit through eDeposit?

No. We will use what is called a substitute (or electronic) deposit ticket to post the deposit to your account. You will only need to take a picture of the front and back of the check being deposited.