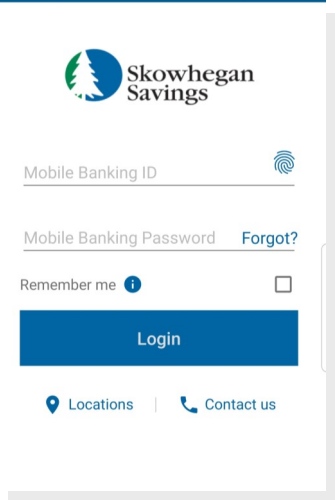


Mobile Deposit Quick Reference

MOBILE DEPOSIT

DEPOSITS MADE ANYWHERE, ANYTIME

1. Open our Skowhegan Savings Mobile App on your mobile device.
2. Select Login.
3. Enter your Online Banking username and password or use your Fingerprint/Face ID credentials.
4. First time users will need to read and Accept the Terms and Conditions.



The login screen displays the Skowhegan Savings logo at the top. Below it are fields for 'Mobile Banking ID' and 'Mobile Banking Password' with a 'Forgot?' link. There is a 'Remember me' checkbox and a 'Login' button. At the bottom, there are links for 'Locations' and 'Contact us'.

ELIGIBILITY

Consumer and small business customers are eligible to apply for Mobile Deposit. All request are subject to approval.

To utilize you need to have Skowhegan Savings' Online Banking access and have downloaded the Skowhegan Savings' Mobile App,.

Account type and transaction history restrictions may affect customer eligibility. Any eligible checking or savings accounts may be activated.

Once accepted as a Mobile Deposit User you will receive a welcome email.

REQUIREMENTS

To access Mobile Banking, your phone or other mobile device must be connected to the Internet and be camera enabled. Mobile Banking requires an Internet connected Mobile Device that supports 128-bit encryption. To receive confirmation texts your mobile device must be enabled for SMS text.

PREPARING CHECK FOR DEPOSIT

Only domestic checks written to owner of enrolled account may be deposited. See page two for prohibited item listing.

You must sign the check in the endorsement section of back of check and 'Mobile Deposit' should be written under your signature.

You do not need a deposit slip.

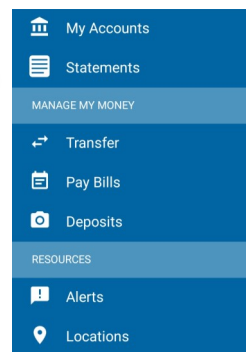
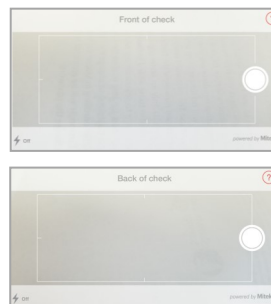
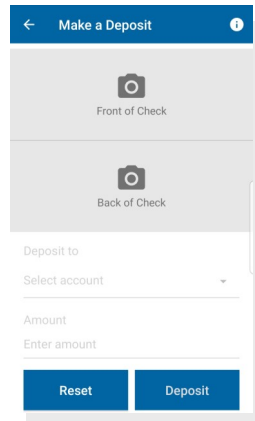
MAKING A DEPOSIT

1. Select Deposits from the Main Menu

2. Under the Deposits menu, select the blue + Icon to Deposit a Check

3. Select Front of Check and camera function on your mobile device will activate. Take a picture of the front side of the check. Use the following guidelines to ensure your picture will be captured and deposited correctly.

- Make sure there is sufficient lighting.
- Place the check in front of a dark background
- Ensure all edges of the check are visible in the picture
- Avoid blurry images

The 'Make a Deposit' screen. It shows a camera icon for 'Front of Check' and another for 'Back of Check'. Below these are fields for 'Deposit to', 'Select account', 'Amount', and 'Enter amount'. There are 'Reset' and 'Deposit' buttons at the bottom.

6. Next select Back of Check to take a picture of the back side of the check using the same guidelines for a good image.
7. Select Deposit to Account option and select the account you want to deposit to.
8. Enter the numerical value of the check. (Only one check may be deposited at a time.)
9. Select Deposit button.
10. A "Deposit Successful" confirmation will appear with a confirmation number.
11. Select Done to return to the home page.



Two blue buttons: 'Reset' and 'Deposit'.

CONFIRMATION/ REJECTION OF DEPOSIT

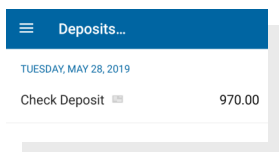
Once your deposit is submitted you will receive a confirmation message on your screen.

If your deposit is denied you will receive an email detailing why the deposit was denied.

Please contact Customer Service if you want to delete or modify a submitted deposit by 3:00pm EST on the current day.

REVIEWING A DEPOSIT

1. Once you have made a deposit, you can select to review details. Deposits are available to view for 5 days from the deposit date.
2. Deposits are shown on the main Deposit page.
3. Select the deposit you wish to view.



1. Deposit Details will display the following:

- Status
- Check Image
- Transaction ID
- Deposit To Account
- Date
- Amount

SERVICE & FUNDS AVAILABILITY

- Mobile Remote Deposit services will be available anytime, 7 days a week.
- Deposited items are only processed on business days.
- A business day represents a weekday that is not a federal holiday.
- Deposits received before 3:00 pm EST will be processed same day. Deposits received after 3:00 pm EST or on federal holidays and weekends will be processed on the next business day, which will be referred to as the deposit date.
- In accordance with Skowhegan Savings' Funds Availability policy: Mobile Deposit funds will generally be available on the first business day after the deposit date. **Longer delays may apply. If a hold is placed, you will be notified.**

DEPOSIT LIMITS

Upon approval, customers will be granted the following maximum limits.

Mobile Deposit	Consumer & Small Business
Daily Item Count	10
Daily Cumulative Deposit Amount	\$2,500
Monthly Item Count	30
Monthly Cumulative Deposit Amount	\$10,000

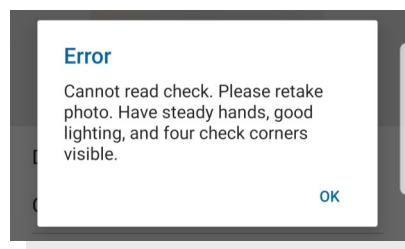
PROHIBITED ITEMS

- Stale dated checks and posted dated checks.
- Money Orders. Travelers Checks.
- Checks payable to any person or entity other than the owner(s) of the account into which the check is being deposited.
- Checks containing alterations to any of the fields on the front of the check.
- Any check in which you know or suspect is fraudulent or unauthorized.
- Check payable to more than one person, unless the account in which the item is being deposited into is owned by all payees.
- Checks previously converted to a substitute check or image replacement document.
- Checks that are drawn on a financial institution not located in the United States.
- Checks that are not payable in US currency.
- Checks that have previously been negotiated through any financial institution or depositing service.

See Mobile Banking Agreement for complete listing.

ERROR MESSAGE

If a check image is not clear you will receive an error message. Click OK and retake a photo of your check.



CANCELLING YOUR MOBILE DEPOSIT ENROLLMENT

Please contact Customer Service at 800.303.9511 if you no longer want to use Mobile Deposit.

Note: If you fail to login to Online Banking for a period of 6 months, your Online Banking ID will be deactivated and mobile access will not be permitted. You will have 45 days to contact Customer Service to reactivate your Online Banking ID before it is deleted.