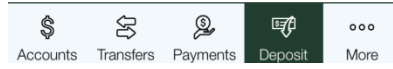


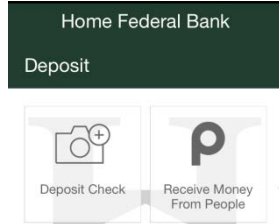
Mobile Deposit

Mobile Deposit Instructions:

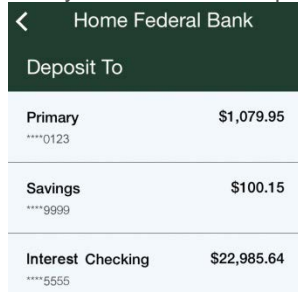
- Sign-in to Home Federal Bank's app on phone
- Endorse the check with payees signature(s) and HFB E-Deposit
- Click on Deposit tab



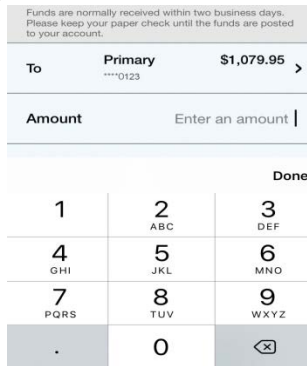
- Choose Deposit Check



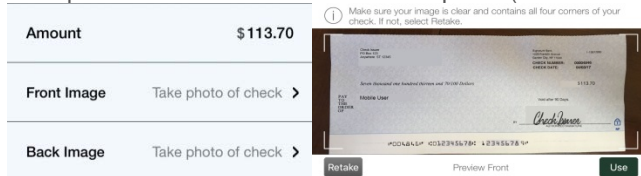
- Choose which account you would like to deposit funds to



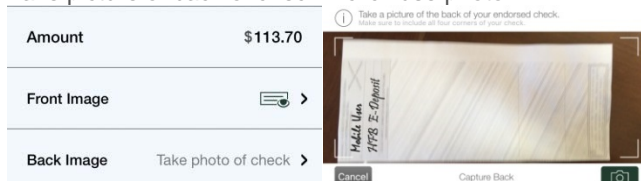
- Type in dollar amount of check (**Please note: you can only deposit one check per deposit)
- Click Continue/Done.



- Take picture of front of check – click use photo (make sure it is a clear image and all 4 corners can be seen)



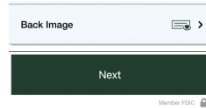
- Take picture of back of check – click use photo



Mobile Deposit

- **Photo Tips**
 - **Flatten folded or crumpled checks before taking your photo**
 - **Place check on a solid dark background that won't reflect your camera flash**
 - **Make sure there is plenty of light on the check**
 - **Capture all four corners of the check by holding phone/tablet directly overhead (avoid skew)**
 - **Check to make sure that no other objects are included in the photo frame**
 - **If your image is blurry, move the camera a few inches higher (away from check)**
 - **Try turning off the flash if you're having problems with quality or lighting**
 - **The app reads the MICR line (numbers on the bottom of your check) and the amount box; make sure both are readable**

- Click Next



- Confirm deposit to account and dollar amount
 - If correct click on Yes
 - If not click on No and it will start you over
- Once complete, a message will tell you the deposit is pending
 - Any check deposited by 3 PM EST Monday through Friday should be credited to account same day
 - Other times could take up to 2 Business days to process.
 - Holds may be applied based on Home Federal's normal check processing guidelines. You will be notified if a hold is placed.
 - Some exceptions may apply during holidays and /or special and emergency closings.
- You can check the status of the deposit by clicking on the deposit tab and the Check Deposit History. Deposit statuses are pending, accepted or failed.



- The per deposit limit is \$2,500.00 and the daily dollar limit for deposits is \$3,000.00
- Once you confirm credit, retain the check for 30 days and then destroy it.

Helpful Tips:

- Using black ink will provide for a clearer image of your endorsement and can help expedite processing of your deposit.
- Incomplete endorsements or extraneous information in the endorsement area will prevent the acceptance of your deposit.
- Be sure to see the Terms and Conditions for full disclosure of mobile deposit and mobile banking.
- Carrier Data Rates May Apply. Check with your mobile phone carrier for details.