

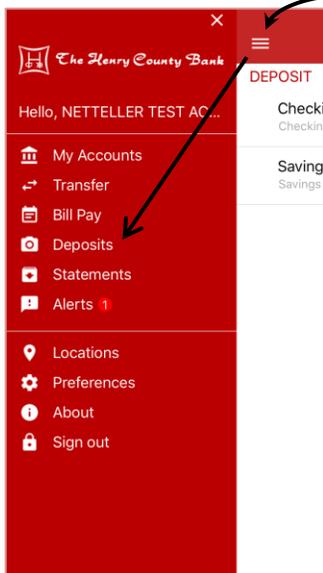
Remote Deposit Capture Instructions and FAQ

Remote Deposit Capture (RDC) is a service offered through The Henry County Bank's mobile application, HCB Mobile, which allows you to deposit checks directly into your checking or savings account by taking a picture of the front and back of the check with your smartphone or tablet.

Please read the Remote Deposit Capture Terms and Conditions when enrolling in RDC to understand your rights and responsibilities, and limitations of RDC. You can also find the terms and conditions on our website's Resource Center.

- There is no fee from the bank for the use of RDC. You may incur data fees from your mobile service provider.
- There are daily and monthly deposit limitations. The following limits are per customer not per account.
 - Daily: 5 items not to exceed \$2,500
 - Monthly: 10 items not to exceed \$5,000

How to Enroll in RDC



Tap , then **Deposits**.

Complete the User Registration screen and tap the accounts to add to RDC.

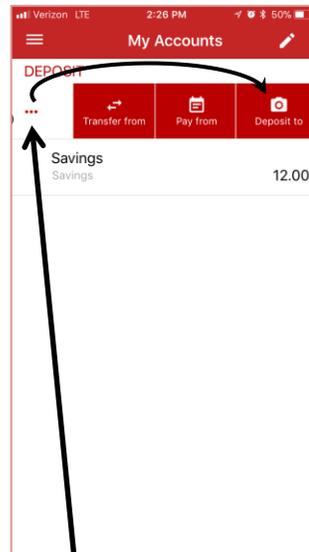
We have now received your enrollment. We will review your enrollment within 1-3 business days.

Once approved, you will be presented the Terms and Conditions on your next visit to the **Deposits** option.

Read and Agree to the listed terms.

Registration is now complete and you may make your first deposit.

How to Make a Deposit



Tap , then **Deposit to**.

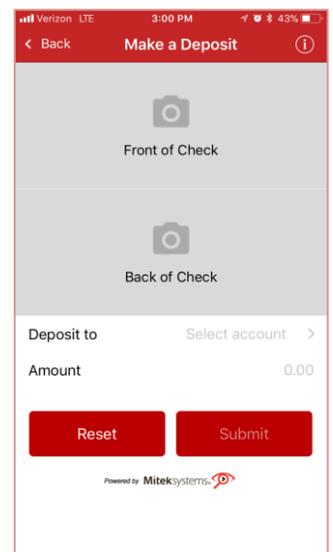
Tap the **Front of Check** to take a picture and repeat for the **Back of Check**. Be sure to capture all 4 corners.

*Check endorsement must include your **Signature** and "**For Mobile Deposit Only**" clearly printed.*

Select the **Deposit to** account, enter **Amount**, and tap **Submit**.

Recommendation:

Use the  icon to confirm your daily and monthly usage before endorsing the check.



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Who can use RDC?

RDC is available to Henry County Bank customers who have enrolled in our Mobile Banking Service, use the HCB Mobile application, and meet the following eligibility requirements.

- Must be a customer of the bank for a minimum of 30 days
- Must not have any accounts in a charge-off status
- Must not have more than two overdrafts within the last 90 days
- Must not have charged back deposits in the last 180 days

How do I endorse my check?

Proper endorsement is your Signature along with “For Mobile Deposit Only” clearly printed.

Are there time restrictions for submitting checks to the bank?

You may use this service at any time. Deposits made Monday through Friday on a business day we are open must be completed by 5:00 p.m. for the bank to consider that day to be the day of your deposit. Deposits made after 5:00 p.m. or on non-processing days will be processed on the next business day the bank is open.

What should I do with the original paper check after I make the deposit?

Store the checks in a secure location for 14 days from the date of the deposit. We may request the original be provided to us in the event there is a dispute. After the 14 days, destroy the check in a manner that ensures the check cannot be represented.

When will I be able to see the deposit in my account?

You will be able to see the deposit in your account after our end of day processing completes. Refer to Availability of Funds section of the Remote Deposit Capture Terms and Conditions.

How will I know if my deposit has been accepted?

Record of your deposit will be visible on your account activity. If a deposit is rejected after you received a Deposit Confirmation, you will receive an email notification and/or a bank employee will contact you.

What type of checks can be deposited using RDC?

You may deposit personal and business checks drawn on a financial institution that are payable to you or a joint account holder in United States currency.

What type of checks cannot be deposited using RDC?

Here is a partial list of ineligible items for deposit through RDC. Refer to the Remote Deposit Capture Terms and Conditions for a comprehensive list.

- Personal Money Orders, Travelers Checks, and Savings Bonds
- Checks payable to any person or entity other than the account holder(s)
- Checks drawn on your account either with us or another institution
- Checks that are more than 6 months old, unless stated otherwise on the check
- Items that are stamped with a “non-negotiable” watermark
- Checks containing evidence of alteration to the information on the check

What do I do if RDC is not available to me?

In the event that you are not able to access RDC, you can still deposit an original check at any of our branch office.

Who should I contact if I have a problem with a deposit?

Contact the Bank at 419-592-1430 and ask for Electronic Banking Services.