

MOBILE DEPOSIT

BUSINESS ONLINE BANKING

1. Log in to the American Community Bank & Trust business mobile banking app
2. Tap "Deposit" and then tap "New Deposit"
3. Tap the "Account" option and choose the account into which you would like to deposit the check
4. Tap the "Amount" option to enter the dollar amount of the check
5. Tap the "Front Image" option to take a picture of the front of the check

Tap the camera icon in the bottom right corner

If the image appears blurry, tap "Retake"

If the image is clear, tap "Use"

6. Ensure the back of the check is properly endorsed

The endorsement must read:

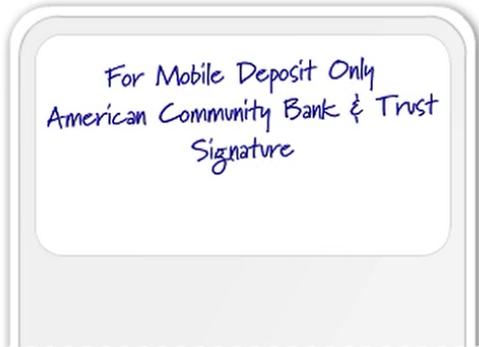
"For mobile deposit only to American Community Bank & Trust"

Followed by your signature

*If you will be using this service regularly, contact a banker to order an endorsement stamp with this verbiage.

***CHECKS NOT ENDORSED PROPERLY MAY BE REJECTED. REJECTED ITEMS WILL NOT BE ELIGIBLE TO BE RE-DEPOSITED VIA THE MOBILE APP AND MUST BE DEPOSITED IN PERSON OR BY MAIL-IN DEPOSIT.**

7. Tap the "Back Image" option to take a picture of the back of the check
8. Tap "Deposit" to review selected account and check amount. If information is correct, tap "Confirm". If information is incorrect, tap "Cancel" to make changes.
9. The deposit is now pending. You may deposit another check or return to your mobile banking home screen



For Mobile Deposit Only
American Community Bank & Trust
Signature



*Mobile deposits made on a business day before 4:00 pm CST cutoff will process overnight and post to the account the following business day
*Mobile deposits made Friday after 4:00 pm CST, over a weekend, or a holiday will process the following business day and post to the account the business day after that