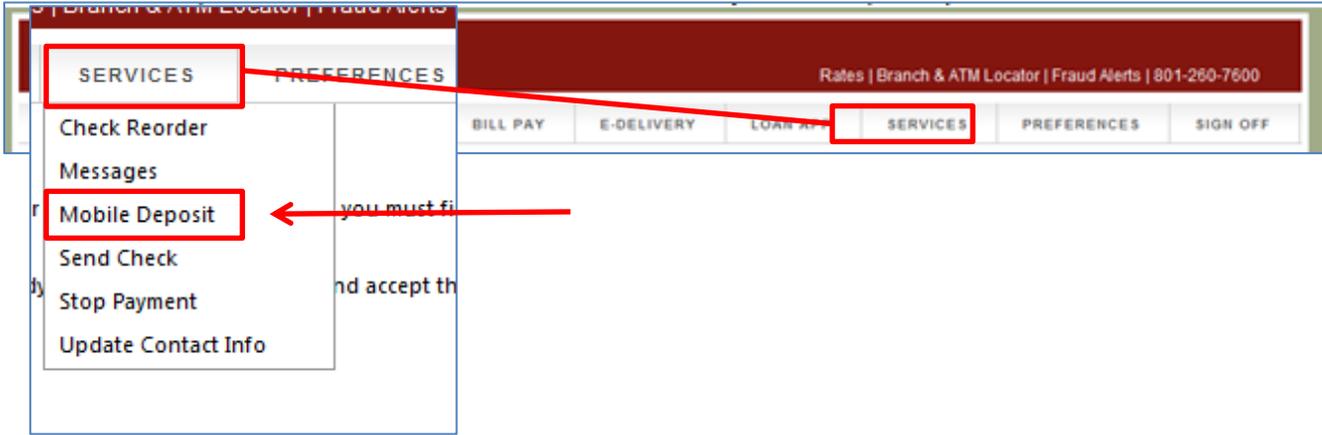


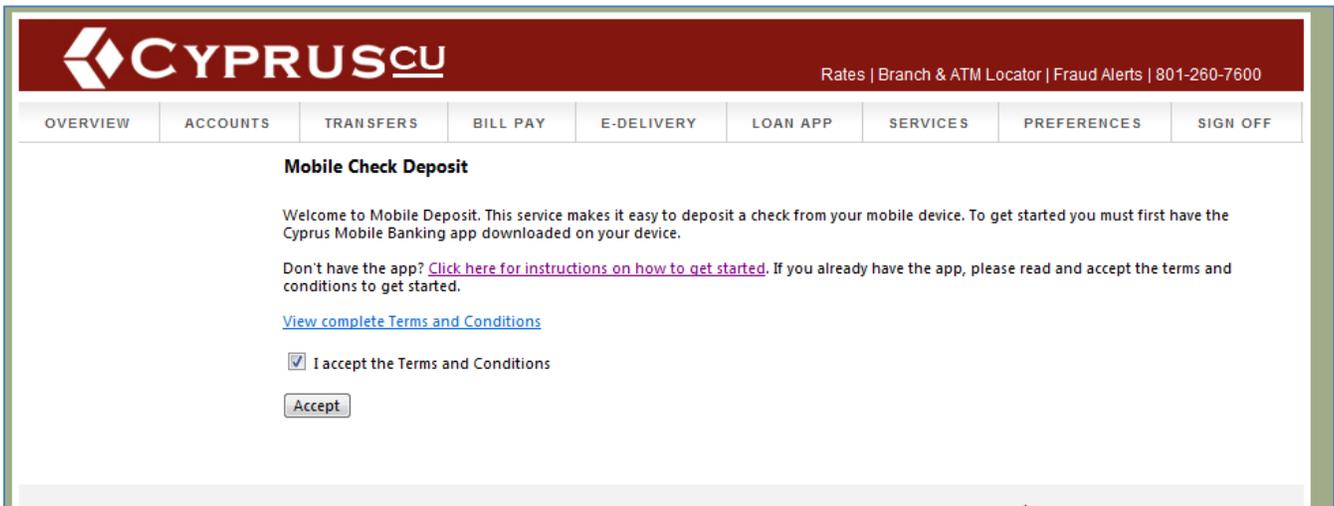
Mobile Deposit Enrollment

To Enroll in Mobile Deposit:

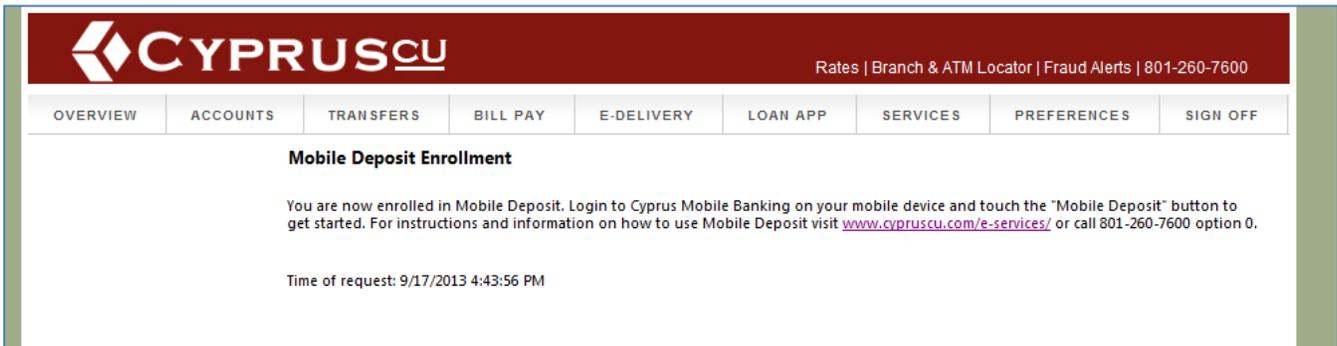
1. Login to Home Banking and click **Mobile Deposit** under **Services**:



2. Read and accept the Terms and Conditions. Click **Accept** to complete your enrollment.



3. You will see a confirmation that you have enrolled in the Mobile Deposit service.



4. You're now enrolled in Mobile Deposit.

There are a few things you should know about this service:

- You can only deposit checks into the checking and savings account under the account number that you used to login to Mobile Banking. You cannot deposit into joint accounts with separate account numbers. *For example if you login under account number 12345, you can only deposit into savings and checking accounts under 12345. If you have more than one Cyprus account, you will need to complete the enrollment process for each account number.*
- Any check over \$500 will be deposited with a two day hold. You will have access to \$500 the next business day and the full amount of the check on the 2nd business day.
- If you deposit a check after 3:00 PM MST your check may take up to two business days to process.
- Retain the physical copy of your check for 30 days.
- Write "For Mobile Deposit" on the back of all deposited checks directly under your signature.
- Some checks are not eligible for Mobile Deposit. Please see the end of the instructions below, for a list of ineligible items.

Items not eligible for Mobile Deposit:

- | | |
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| <ul style="list-style-type: none">• Money orders or travelers checks;• Starter or counter checks;• Amex Gift Cheques;• Savings bonds;• Registered government warrants;• Insurance drafts;• Rebate checks;• Checks in foreign currency• Checks payable to any person or entity other than you;• Checks payable to two (2) or more persons• Checks payable to a business, organization, or estate;• Checks payable to "Cash," "Cyprus Federal Credit Union," or "CCU";• Third party checks (for example, a check that is payable to someone else, endorsed and signed over to you);• Checks that are incomplete (for example, any item that does not contain the signature of the maker, endorsement signature(s), or other required information);• Substitute checks (for example, paper checks created from an electronic image);• Photocopies of checks;• Checks that require authorization;• Checks with inconsistent numerical and written dollar amounts;• Checks that are not dated;• Checks that are stale-dated (for example, ninety (90) days or more after the issue date for checks containing instructions that state "Void 90 days after issue date");• Checks that are post-dated (for example, a check showing a future date); | <ul style="list-style-type: none">• Checks that are more than six (6) months old;• Checks containing an obvious alteration to any of the fields on the front of the check or item;• Checks that you know or suspect are fraudulent or not properly authorized;• Checks issued by a financial institution located outside the United States;• Checks drawn or otherwise issued by you or any other party on any of your accounts with us;• Consumer loan, credit card or mortgage payments;• Non-negotiable items (for example, items stamped "non-negotiable");• Deposits to Trust accounts, Representative Payee accounts, Estate accounts or other accounts with similar custodial arrangements;• Checks that exceed the deposit limit(s) that we establish for the Service;• Checks previously submitted for deposit;• Checks that have previously been returned unpaid for any reason; and• Checks purporting to be a lottery or prize winning |
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