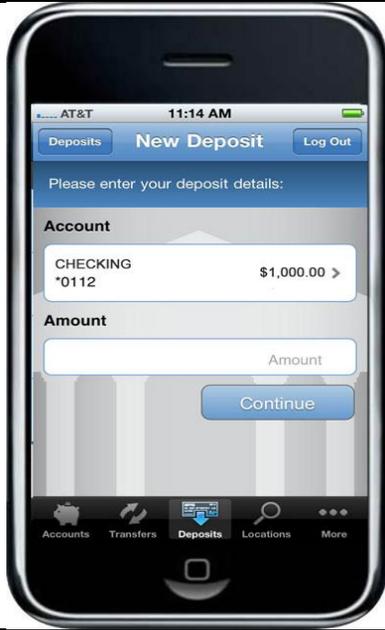


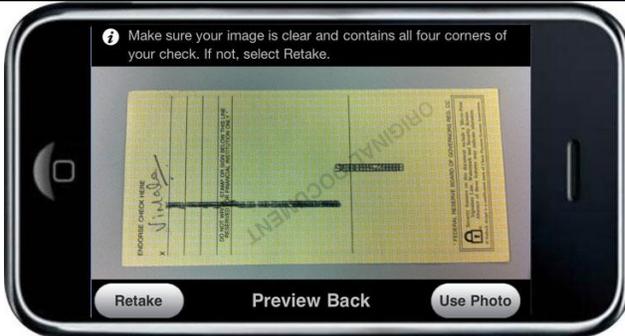
Mobile Deposit Instructions

Access mobile banking via Icon's downloaded application using your iPhone or Android smart phone.

	<p>Log in to Icon Mobile with your online banking credentials.</p> <p>Don't recognize the picture or the questions? Make sure you've enabled mobile banking after logging in to Online Banking from your computer (or call us and we can set it up for you).</p>
	<p>Select Deposits from the menu</p> <p>Select New Deposit</p>

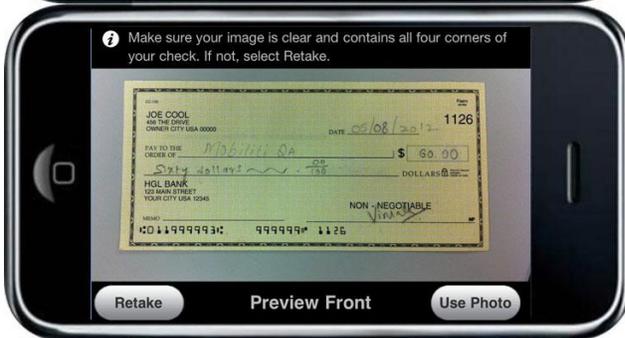


Select the account to deposit funds
Enter the deposit amount of the check
Select **Continue**



You will be prompted to take a photo of the front and back of the check

After each image is taken, select **Use Photo** to send the image or **Retake**



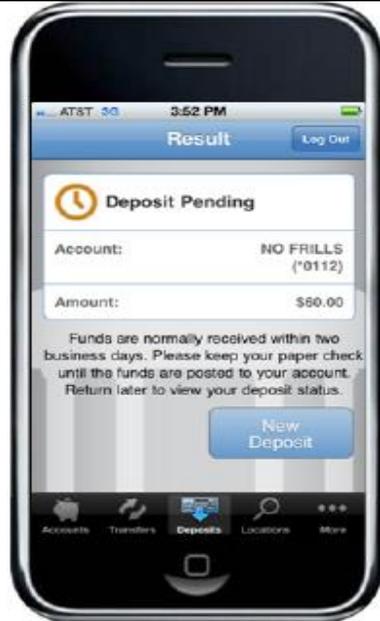
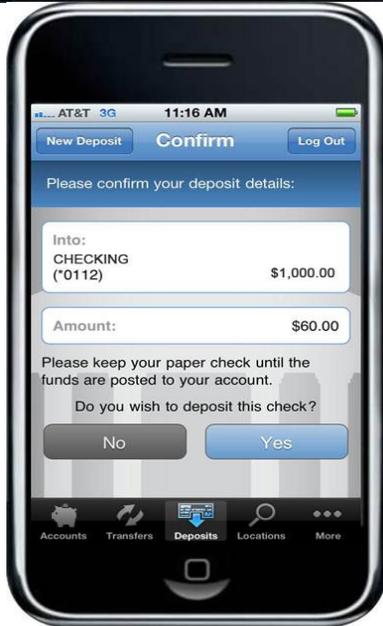
The images are validated by Icon to ensure image quality and to validate that the back of the check has been endorsed



Real-time tests are performed behind the scenes to ensure the accuracy of your deposit.

Once the tests are complete, you will be prompted to confirm the deposit amount.

If all looks good, click **Yes** and deposit the check.



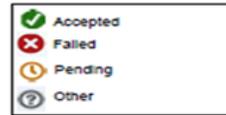
If the deposit passes all the real-time tests, your deposit shows as **Pending**.

Note that it can take up to 3-5 business days for your deposit to be reflected in your balance.



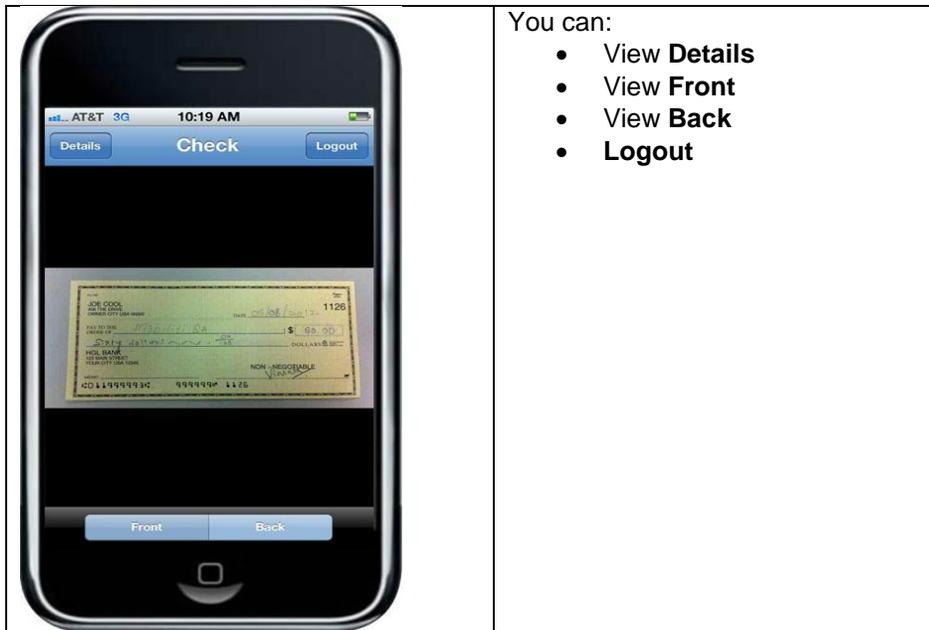
The deposit history reflects the status of the checks you've taken pictures of, not the date the deposit was made to your account. You are able to view 30 days of deposit history captured from your mobile device. Check images captured on your mobile device are available for 45 days within the Online Banking on your computer. After 45 days, you should look for the deposit history in your account transactions.

Click deposit to view more details



You can also click **View Check** to view the image





- You can:
- View **Details**
 - View **Front**
 - View **Back**
 - **Logout**

Frequently asked questions:

When will my funds be available?

Depending on how long your account has been open, your funds will be available per the funds availability agreement you signed when at the time you opened your account – typically within 1-4 business days. If your account has been open for 60 days or less, a 4 day hold will be placed on mobile deposits over \$100. For specific details about your account, please contact your local branch or call us at (208) 344-7948 or (800) 877-3174.

If a check is deposited during any business day before 4:00 p.m. (Mountain), it will be deposited that day by 6:00 p.m. (Mountain). If you deposit your check after the cutoff, it will be deposited the next business day by 6:00 p.m. (Mountain).

Are there checks I can't deposit?

- The check you're depositing has to be made payable to you. If you have a joint account with another member, you can also deposit joint checks into that account.
- At this time, we can only accept checks from financial institutions located in the United States.
- If a check is dated more than 6 months prior to the date you're trying to deposit it, please bring it to the branch for processing.

How many checks can I deposit?

The current daily limit on the number of checks you can deposit is four. The maximum dollar limit you can deposit is \$10,000 per day with a maximum dollar limit of \$2,500 per check.

What do I need to access Mobile Deposit?

First, you will need to install the Icon Credit Union Mobile Banking app to your iPhone or Android mobile phone and authorize your phone (click here for instructions on setting up mobile banking). Next, sign in

to Online Banking from your computer and activate Mobile Banking and Mobile Deposit by clicking on Services and click the "+" symbol next to each service. After you agree to the terms and activate the services, open the Icon Mobile app on your smartphone. A Mobile Deposit button will show at the bottom of your screen. Eligibility requirements may apply. For questions, please contact us.

What if I receive a deposit error message and I'm unable to deposit the check?

There may be information on the check that is unreadable or that the system is unable to process. Make sure to follow the helpful tips listed at the bottom of this page. If you still experience problems depositing the check, please take it to your local branch for deposit.

What should I do with my check once I deposit it via Mobile Deposit?

Once you have deposited your check via Mobile Deposit successfully, we recommend filing it in a secure place for 45 days and then you agree to destroy the check, mark it "VOID", or otherwise render it incapable of further transmission, deposit, or presentment.

Can I use my iPad or Android tablet?

At this time, Mobile Deposit is only supported on smart phones using the iOS or Android operating system.

Mobile Deposit is an exciting enhancement to your online banking experience. As you use the app, keep in mind these helpful tips:

- Be sure you endorse the back of your check "For Icon Mobile Deposit ONLY #7429130-XXXXX" using your member number.
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking your photos.
- Remember to scan both the front and back of the check.
- Keep the check within the view finder on the camera screen when capturing your photos.
- Take the photos of your check in a well-lit area and use a solid dark background. Shadows and blurry images can prevent your mobile deposit from being processed.
- Keep your phone flat and steady above the check when taking your photos.
- Make sure that the entire check image is visible and in focus before submitting your deposit.
- The MICR line (those numbers on the bottom of your check) must be readable in the image.