



# FreedomDeposit

## Step 1

### Download Our App

Download our mobile app from your App store.



## Step 2

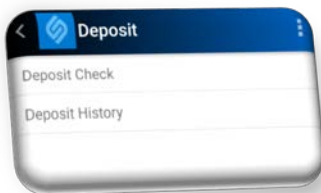
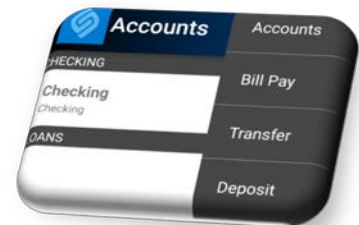
### Login

You must first be enrolled through Online Banking. Enter your **Username** and **Password** and any challenge questions. Then confirm your Passmark™.

## Step 3

### Choose Deposit

Select **Deposit** from the menu (☰ or ☰).



## Step 4

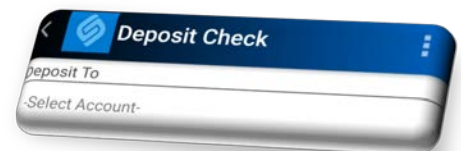
### Choose Deposit Check

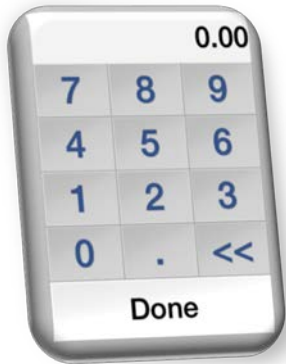
Select **Deposit Check**.

## Step 5

### Choose an Account

Choose the checking or savings account that you would like to deposit the check into by pressing **Select Account** or by choosing an account from a list on your iPad.





## Step 6

### *Enter an Amount*

Tap under Amount on phones and on Amount on iPad to enter the dollar amount of the check from the number pad. Make sure you enter a decimal when cents are to be included. Press **Done** when finished.

## Step 7

### *Photograph the Front of the Check*



Take a picture of the front of the check by pressing the camera icon to the right of **Check Front** on phones and below on the iPad.

The camera on your device will turn on. Place the check on a flat surface with a clear but contrast background. Make sure there is good lighting and steer clear of shadows for the image to be fully visible.

Be sure to rotate your screen to maximize the picture quality. Get all four corners of the check to fit inside the camera's viewable area.

Tap the camera icon to take the picture. If acceptable, select **Use Photo** or checkmark to complete. Select **Retake** or the circular arrow to use another picture.



## Step 8

### *Photograph the Back of the Check*

Take a picture of the back of the check by pressing the camera icon to the right of **Check Back** on phones and below on the iPad.

**Important - You must sign the back of the check and write "For Mobile Deposit Only - Unified Bank". Checks not properly endorsed cannot be accepted! This must be written by hand. Checking the box next to "For Mobile Deposit Only" unfortunately does not cover deposit regulations.**

The camera on your device will turn on. Place the check on a flat surface with a clear but contrasted background. Make sure there is good lighting and steer clear of shadows for the image to be fully visible.



## Step 8 - *continued*

### Photograph the Back of the Check

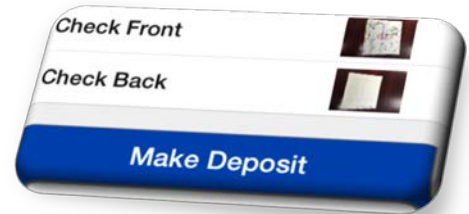
Be sure to rotate your screen to maximize the picture quality. Get all four corners of the check to fit inside the camera's viewable area.

Tap the camera icon to take the picture. If acceptable, select **Use Photo** or checkmark ✓ to complete. Select **Retake** or the circular arrow ↻ to use another picture.

## Step 9

### Submit the Deposit

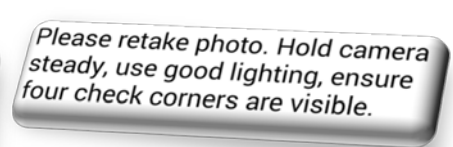
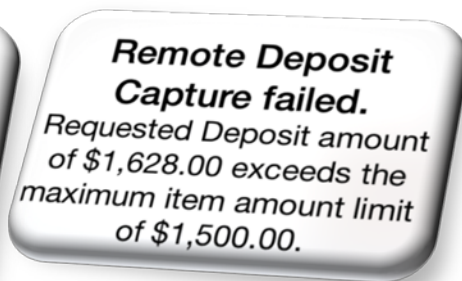
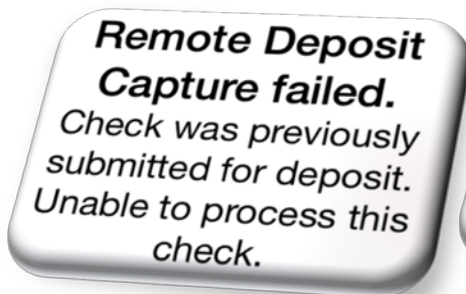
Verify the information is correct. Once you are satisfied with the **Check Front** and **Check Back**, select **Make Deposit** and then **Confirm** or **Submit** to complete the transaction.



## Step 10

### Confirmation or Rejection

After the deposit is submitted, you will receive a confirmation message or a rejection message.





## FreedomDeposit - FAQ

- 1) What is **FreedomDeposit**?  
**FreedomDeposit** is a mobile, quick and easy way to make a deposit with your smartphone or device from virtually anywhere at any time.
- 2) Is mobile **FreedomDeposit** secure?  
Yes. Mobile **FreedomDeposit** uses the same login, password, and multifactor authentication (MFA) security as your Online Banking account. You are also asked to answer one of your Online Banking security questions when you login. Making a deposit with your phone is as safe as using Online Banking.
- 3) Who is eligible to use **FreedomDeposit**?  
A consumer that has an active checking account, Online Banking with our bank, and a mobile device such as iPhone, Android, or tablet is eligible. Small Business customers may also be eligible.
- 4) Are there fees associated with **FreedomDeposit**?  
There are no bank fees associated with this service but your mobile carrier may charge for internet access and/or text messages.
- 5) What types of checks can I deposit through **FreedomDeposit**?  
Single party personal checks, on-us checks, or business checks that are payable to the owner of the deposit account.
- 6) What types of checks are **not eligible** for deposit?  
3<sup>rd</sup>-party checks, checks made payable to cash or the bank, checks not properly endorsed, incomplete, poor quality or missing information, stamped non-negotiable, returned checks, altered checks, non-domestic checks, travelers checks, bonds, stale dated checks (more than 6 months old), and checks that exceed deposit limits.
- 7) Can more than one check be included in a deposit? How many deposits can be made in a day?  
No. Only one check per deposit with as many as five deposits per day but no more than 25 checks within a month as long as you are within your limits.
- 8) What are the deposit limits?  
\$1,500 per deposit, \$2,000 per day, and \$15,000 per month.
- 9) Do I need to use a deposit slip?  
No. An electronic deposit slip will be generated.
- 10) How do I endorse my check for mobile deposit?  
Sign the back of the check and write "**For Mobile Deposit Only - Unified Bank**" just below your signature. Checks not properly endorsed cannot be accepted!
- 11) Are the check images saved to my phone?  
No. Images will not save to your phone but you will be able to review in the App's Deposit History.
- 12) When will the deposit be credited to my account?  
Deposits submitted on a normal bank business day before 4:00pm will generally be posted to your account the next business day. Deposits made after 4:00pm or on weekends or holidays will generally be processed



## FreedomDeposit - FAQ

the next business day and credited to your account on the following business day. Our standard hold policies apply and any holds placed are at the sole discretion of the bank.

13) How soon will the funds I deposit become available?

If you submit a mobile deposit before 4:00pm on a bank business day, your funds should be available the next business day. Deposits made after 4:00pm, on weekends or holidays will be processed the next business day and should be available the business day following. Holds will be placed on a case-by-case basis as determined by the bank. We reserve the right to reject any item transmitted through this mobile deposit service.

14) How do I know if the deposit has been accepted and for how long should I keep the check?

For immediate review you can check your mobile Deposit History within the App but it is best to review your statement to confirm that the deposit has posted to your account with the correct dollar amount. Checks should be retained until you have confirmed the deposit is on your account. You can also review your online banking account the next business day.

15) How will I know if a deposit has been declined?

In most cases, it will be declined immediately and a message will appear on your device explaining the problem. In certain circumstances you may also receive a call from the bank. If we cannot reach you, a notice by mail from the bank with an explanation why your deposit has been declined can be expected.

16) How long does it take to submit a check deposit through FreedomDeposit?

The transmission time varies depending on the signal strength and speed of your mobile network but normally it should take only a few seconds. The entire process should take under two minutes.

17) Can I make a deposit to a savings account?

No. **FreedomDeposit** will only allow deposits to be made to a checking account. After the deposit has cleared, you can then make an online transfer from your checking to a savings account.

18) Can I split a mobile deposit between two checking accounts?

No. A check can only be deposited to a single checking account. After the deposit has cleared, you can then make an online transfer from your checking to another checking account.

19) Can I cancel Mobile Banking at any time?

Yes. You can un-enroll Mobile banking from your Online banking account under "Other Services" then "Mobile" and click the "Un-enroll" button.

20) Do I need to take a picture of both the front and the back of the check?

Yes. To successfully complete a mobile deposit you must take a picture of the front and back of the check.

21) How do I orient my check when I take the picture for mobile deposit?

The check should be positioned in landscape format with all four corners shown for the image to be accepted.

22) May I make a mobile deposit with a check made payable to a joint owner on my account?

Yes. As long as the individual is a joint owner on the account and the check has been properly endorsed the check can be deposited.