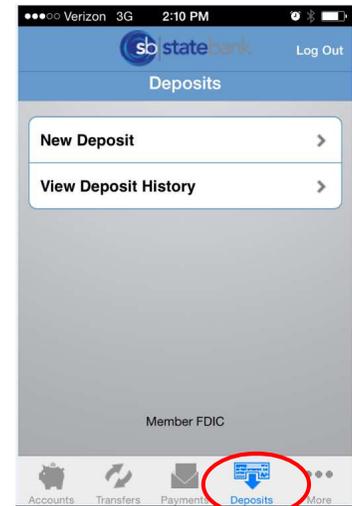


Customer Guide

IMPORTANT: Prior to use of Mobile Deposit, review the Mobile Deposit Terms & Conditions found within the tab titled “More” in State Bank’s Mobile Banking app or view online at our website at www.YourStateBank.com.

1. Log into State Bank’s Mobile Banking via your iPhone or Android device. (Visit your phone’s app store, search for State Bank Mobile Banking with our sb logo, and download. Enrollment in State Bank’s Personal Online Banking is required to access Mobile Banking.)
2. Tap the “Deposits” tab on your phone’s toolbar
3. Tap “New Deposit”
4. Tap on your account to view a listing of deposit account options
5. Select the account to receive your deposit
6. Enter the amount of the check (use decimal for cents greater than 0)
7. Tap “Continue”
8. Center the front of your check within the provided frame on the “Capture Front”
9. Tap the camera icon
10. If the image is clear and within the frame, tap “Use Photo”; if not, retake photo
11. Center the back of your check within the provided frame on the “Capture Back” screen. (*Per the Terms & Conditions, checks must be endorsed with your signature and “for mobile deposit only” **before** capturing the image)
12. Tap the camera icon
13. If the image is clear and within the frame, tap; “Use Photo”; if not, retake photo
14. “Do you wish to deposit this check?” will appear; tap “Yes” to proceed with deposit
15. Results screen: If the deposit passes the initial tests, it will be passed on for additional review and processing and a “Deposit Pending” screen will appear. An icon, to the left of the deposit date indicates the current status of the check deposit – Pending (with a question mark), Accepted (with a green checkmark) and Failed is indicated with a red X. (Please refer to the Mobile Deposit Terms & Conditions for availability of funds. Please note that State Bank will not notify you if a deposit is rejected. Please refer to the Deposit History screen within Mobile Banking for the status of deposits. If a deposit via mobile is rejected, you will need to deposit the item using other means, such as visiting a State Bank banking center.)
16. Tap “View Deposit History” to view up to 90 days of mobile check deposit history. Check images are available for 45 days. To view images, tap the deposit you’d like to view, then tap “View Check”
17. Questions? We’re happy to help! Contact us at 877.867.4218 or visit on online at www.YourStateBank.com



Thank you for using State Bank’s Mobile Deposit. Banking with us is as easy as 1-2-3!