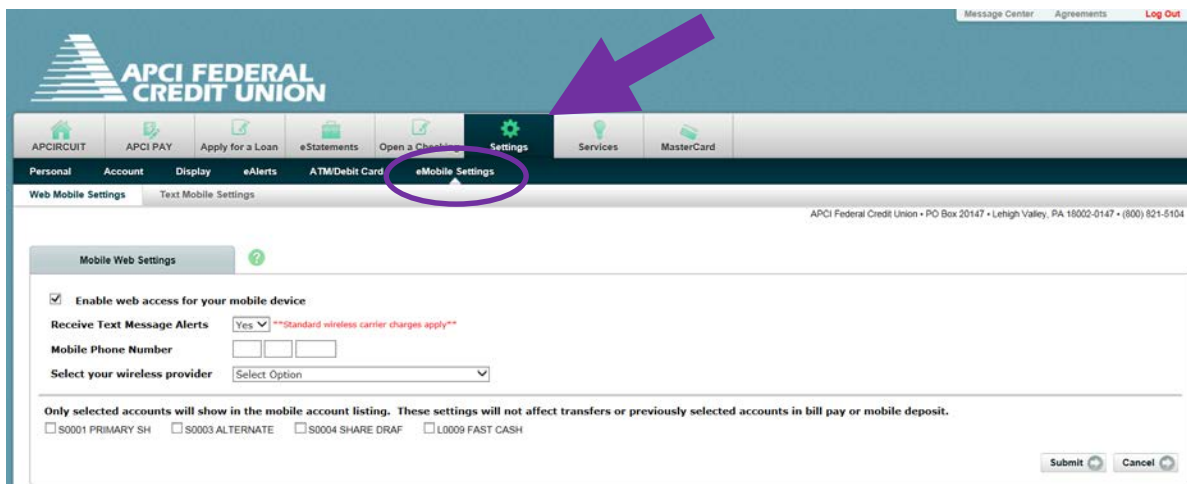


HOW TO – Complete a Mobile Check Deposit Using APCI eDeposit

APCIRCUIT is the main system of our APCI eCU suite of electronic banking services. APCI eDeposit is a part of APCI eMobile. It allows you to take a picture of a check and deposit it securely using your mobile device.

1. Visit apcfcu.com and enter your APCIRCUIT ID and click “Continue.” Follow the prompts to complete the login process to APCIRCUIT® PC Home Banking Service.
2. Agree to the terms of the APCI eMobile Agreement.
 - a. Go to the Settings tab, then select “eMobile Settings”
 - b. Complete the required fields, then click “Submit”



APCI FEDERAL CREDIT UNION

Message Center Agreements Log Out

APCIRCUIT APCI PAY Apply for a Loan eStatements Open a Checking Account Settings Services MasterCard

Personal Account Display eAlerts ATM/Debit Card **eMobile Settings**

Web Mobile Settings Text Mobile Settings

APCI Federal Credit Union • PO Box 20147 • Lehigh Valley, PA 18002-0147 • (800) 821-5104

Mobile Web Settings

Enable web access for your mobile device

Receive Text Message Alerts Yes **Standard wireless carrier charges apply**

Mobile Phone Number

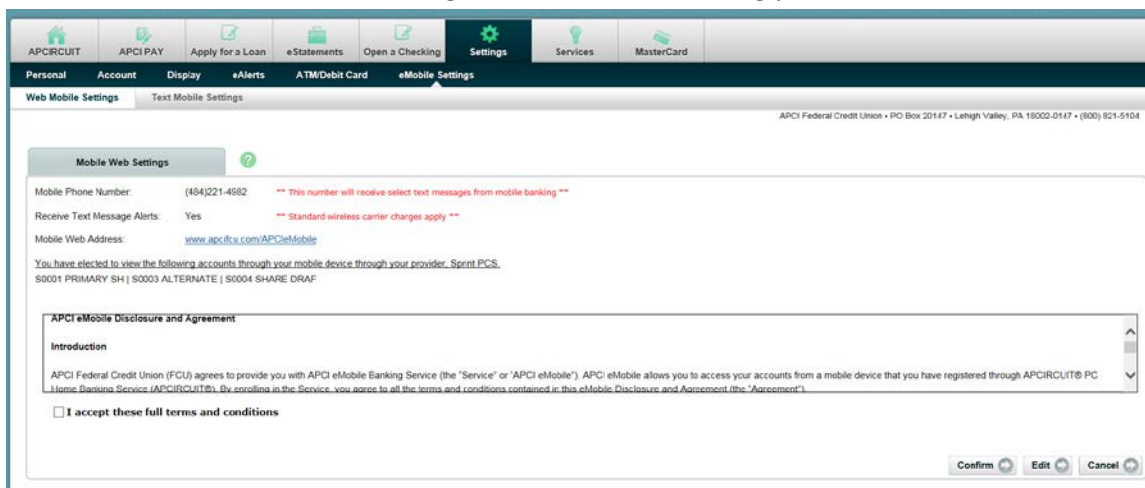
Select your wireless provider

Only selected accounts will show in the mobile account listing. These settings will not affect transfers or previously selected accounts in bill pay or mobile deposit.

S0001 PRIMARY SH S0003 ALTERNATE S0004 SHARE DRAF L0009 FAST CASH

Submit Cancel

2. Read and confirm that the information is correct and select “I accept these full terms and conditions”, then click “Confirm.”
 - a. You will receive a text message and an email confirming your enrollment.



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Mobile Web Settings

Mobile Phone Number: (484)221-4582 *** This number will receive select text messages from mobile banking ***

Receive Text Message Alerts: Yes *** Standard wireless carrier charges apply ***

Mobile Web Address: www.apcfcu.com/APCIeMobile

You have elected to view the following accounts through your mobile device through your provider, Sprint PCS.
S0001 PRIMARY SH | S0003 ALTERNATE | S0004 SHARE DRAF

APCI eMobile Disclosure and Agreement

Introduction

APCI Federal Credit Union (FCU) agrees to provide you with APCI eMobile Banking Service (the "Service" or "APCI eMobile"). APCI eMobile allows you to access your accounts from a mobile device that you have registered through APCIRCUIT® PC Home Banking Service (APCIRCUIT®). By enrolling in the Service, you agree to all the terms and conditions contained in this eMobile Disclosure and Agreement (the "Agreement").

I accept these full terms and conditions

Confirm Edit Cancel

3. **Download the APCI eMobile app directly to your smartphone or tablet. Go to the iTunes app store or Google Play app store and search for: APCI eMobile.**

Apple Device Users:



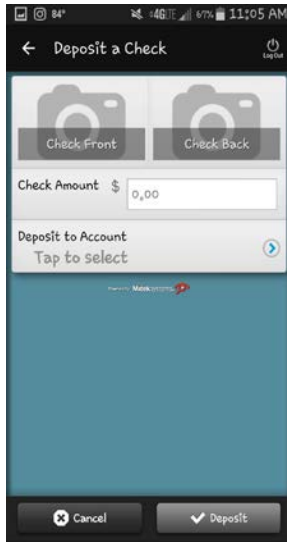
Android Device Users:



4. **After the app is installed on your mobile device, log in with your APCIRCUIT ID and Password as you would when using APCIRCUIT.**
5. **Read and click the box in the bottom right corner of screen to accept the APCI eMobile Disclosure and Agreement.**
6. **From the drop down menu in upper left corner, select "eDeposit" and follow prompts to complete the eDeposit User Registration.**

A screenshot of the APCI eDeposit User Registration screen on a mobile device. The screen displays a registration form with the following fields: First Name, Last Name, Email (with the value "greennj@airproducts.com" entered), and Confirm Email. At the bottom of the screen, there are two buttons: "Cancel" and "Continue". The status bar at the top shows the time as 11:03 AM and the battery level at 69%.

7. Once the eDeposit registration is complete, click “OK” and then “Deposit a Check.” You will then see this image:



8. After you see the above image, you are then ready to photograph your check. To do this:
- Select “Check Front.” Your camera will open and you will then take a picture of the front of the check. Be sure to take a clear picture and center your check within the outline on the screen.
 - If the image is clear, select “Use.”
 - Enter the dollar amount in the Check Amount field and select “Check Back.”
 - Take a picture of the back of the check. Be sure to endorse the back of the check using black ink and write “For Mobile Deposit.” Do not use self-inking “For Deposit Only” stamps.
 - If the image of the back of the check is clear, select “Use.”
 - Select “Deposit to Account” and select which account you want the check to be deposited to.
 - Once the above steps are complete, the Deposit button in the bottom right of your screen will turn green. You can then select “Deposit.”
 - Your eDeposit is now complete.
 - You will receive a message confirming your deposit.

Additional information on eDeposit can be found at apcfcu.com > **Electronic Banking** > **APCI eDeposit**.