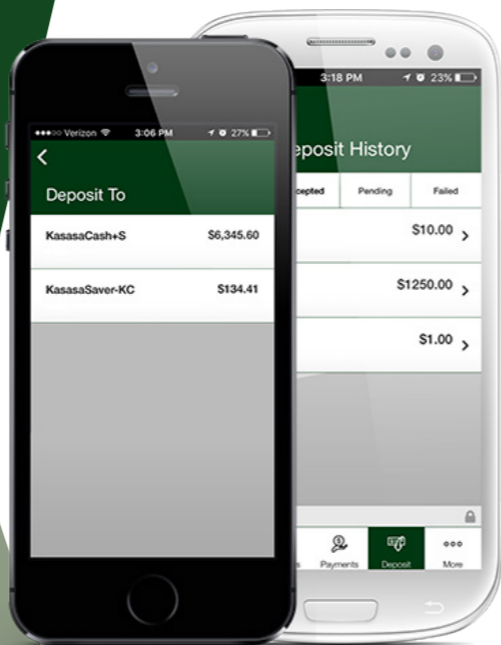


Save time and gas by easily depositing your checks wherever you may be. Now you can make a quick and secure deposit of your checks with our Mobile Banking App. You can even check your balance, find ATMs, pay bills and transfer funds.

Download our Frontier Bank Mobile Banking app from the App Store or Google Play. Visit www.frontierbk.com or contact a customer service representative for complete details




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**WE KNOW
YOU'RE BUSY.
WHY NOT SAVE A
TRIP TO THE BANK?**


FRONTIERBANK

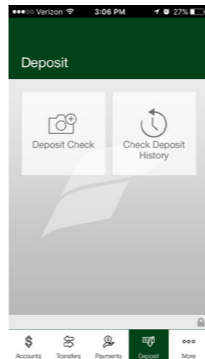
Member FDIC 



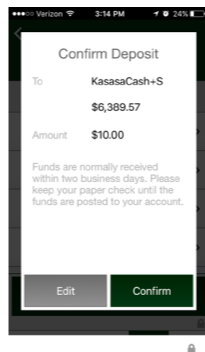
HOW IT WORKS

With Frontier Banks Mobile Banking App, you can deposit checks via your Mobile phone anytime, anywhere!

- > It's FREE!
- > Deposited checks are credited same day (if received by 2PM central time cutoff)
- > Hold original check for 14 days and make sure the check has posted to your account, then write VOID on the front of your check and destroy the check
- > You don't have to drive to the bank anymore to deposit your check
- > For more information and helpful tips, visit frontierbk.com

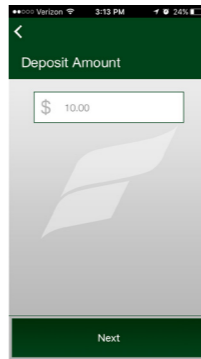


1 Choose Deposit Button

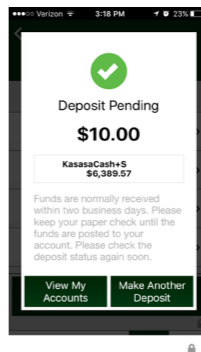


4 Confirm Screen

Note: Deposit Tab is at the top for Android and at the bottom for iPhone



2 Enter Deposit Amount

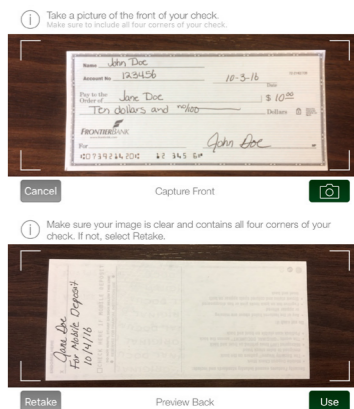


5 Result Screen

3 Photograph the Check (Front & Back)

Important Endorsement requirements:

- Signature
- Write "for mobile deposit"
- Date of deposit



6 Deposit History

Pending - Item passes Data Validations per mobile banking app - Recently Submitted

Accepted - Item accepted by the bank, posted to the account

Failed - Item rejected by the bank in Deposit Review

