



United Texas Bank

Mobile Deposit Capture Enrollment Instructions

- Sign in to your online banking account at www.unitedtexasbank.com.
- Under Preferences menu, click on Mobile Option and check the box “Yes, enable my User ID and Password for use on my mobile device” and click submit.

The screenshot shows the United Texas Bank website interface. At the top, there is a navigation bar with the bank's logo and links for Home, Locations, Rates, and social media icons for Apple, Android, and Facebook. Below the navigation bar is a blue header with menu items: ONLINE BANKING, PERSONAL BANKING, BUSINESS BANKING, UTB MORTGAGE, and CONTACT US. The main content area features a large image of a city skyline. On the left side, there is a vertical sidebar menu with categories: Sign Off, Accounts, Transactions, Services, and Preferences. The 'Mobile Preferences' page is active, displaying a form with the following content:

Mobile Preferences
Complete and submit the information on this page to establish or update your mobile preferences. Mobile preferences allow users to send you payment authorization requests to your specified contact information.

Mobile Enrollment | **Mobile Authorizations** | Text Banking

Mobile Enrollment
Please check the box below to enable and authorize the use of your online banking login and password to access our mobile services.
 Yes, enable my User ID and Password for use on my mobile device

Mobile Access
You can access our mobile services via most mobile phone browsers at:
https://secure7.onlineaccess1.com/UnitedTexasBank/Mobile_35/Default.aspx

If you would like to have this address sent to you via e-mail, enter your e-mail address and click Send.
E-Mail Address

Your Mobile Authorization Code should never be disclosed to anybody. When you receive a Mobile Authorization call, you will be prompted to enter your Mobile Authorization Code to approve the transaction. If you forget your code, click on the 'Mobile Authorizations' tab and enter a new code.

- Click the Mobile Express Deposit Option under the Preferences menu and check the box “I accept the Terms and Conditions” and submit.

The screenshot shows the United Texas Bank website. At the top left is the bank's logo, a stylized 'U' inside a square, with the text 'UNITED TEXAS BANK' below it. To the right of the logo are navigation links: 'Home', 'Locations', 'Rates', and social media icons for Apple, Android, and Facebook. Below the logo is a blue navigation bar with links for 'ONLINE BANKING', 'PERSONAL BANKING', 'BUSINESS BANKING', 'UTB MORTGAGE', and 'CONTACT US'. The main content area features a large image of a city skyline with a bridge. On the left side, there is a sidebar menu with categories: 'Sign Off', 'Accounts', 'Transactions', 'Services', and 'Preferences'. The 'Mobile Deposit Capture Enrollment' page is displayed, with the following text: 'Mobile Express Deposit allows you to deposit checks directly into your account without visiting a bank location. Simply log into UTB's Mobile Application, Select Deposit Check, enter Deposit Information, Photograph check and Submit Deposit. Please check the box below if you accept our Mobile Express Deposit Terms and Conditions before continuing. Check this box to accept our Terms and Conditions. I accept the Terms and Conditions. [Accept] After you submit your request, we will review your account details and we will respond via email generally within three business days. For further information, please contact us at (972) 239-7000 [phone icon].'

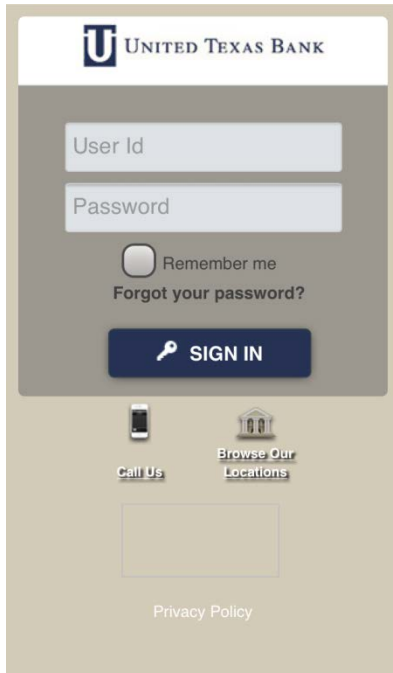
- Click Accept

The screenshot shows a confirmation dialog box titled 'Mobile Deposit Capture'. The text inside reads: 'You are about to submit your request to enroll in Mobile Express Deposit. Once we receive your request, we will review your account details and respond via email generally within 3 business days. For further information, please contact us at (972) 239-7000 [phone icon].' At the bottom of the dialog are two buttons: 'Cancel' and 'Accept'.

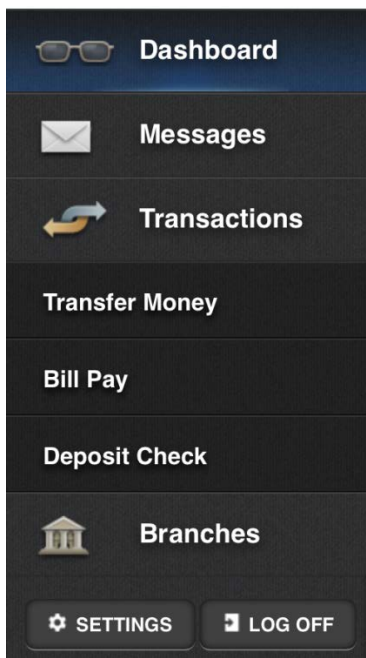
- A confirmation screen will be displayed for your Mobile Deposit Capture Enrollment.

Mobile Deposit Capture

- Log into our Mobile Banking App on your Android or iPhone.



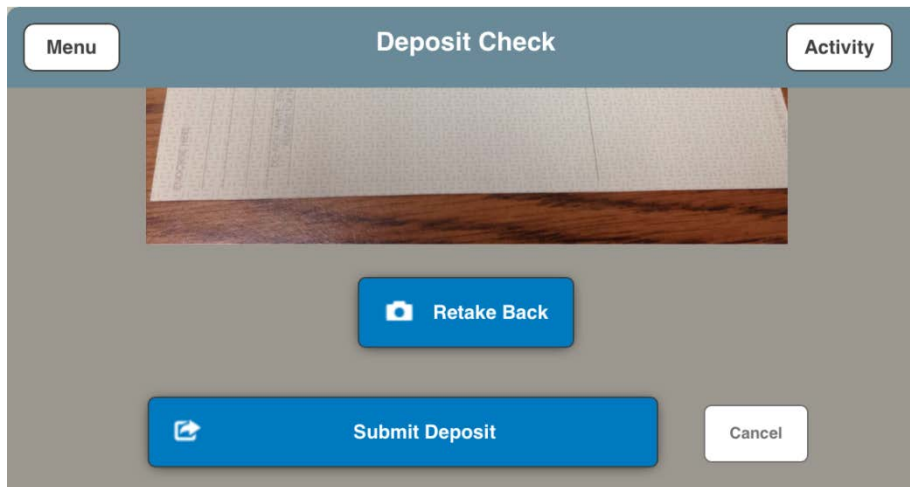
- Click Deposit Check



- Verify that your check is properly endorsed with “For Deposit Only” and signed by the required payee.
- If the correct account is not selected, choose the correct account from the dropdown menu.
- Enter the Amount. Verify the amount and account.
- Click Capture Image
 - Line the check up with the guides within the camera.
 - Click capture image for the front of the check.
 - Click capture image for the back of the check.
 - You may have to retake the front and/or back image if the image quality is not clear.

The screenshot shows a mobile application interface for depositing a check. At the top, there is a dark blue header with three tabs: "Menu", "Deposit Check" (which is selected), and "Activity". Below the header, the main content area is light yellow and contains three input fields: "To:" with a dollar sign icon, "Check Number:", and "Amount:". At the bottom, there is a dark grey footer with two buttons: "Capture Image" (with a camera icon) and "CLEAR".

- Once you have verified the account, amount, and images click submit deposit.



Please keep the deposited check for 30 days.

After 30 days, you agree to destroy the check that you transmitted as an image, mark it "Void", or otherwise render it incapable of further transmission, deposit, or presentment. If UTB does not accept the image, you may be required to present the original check for payment. During the time the retained check is available, you agree to promptly provide the check to UTB at its request.