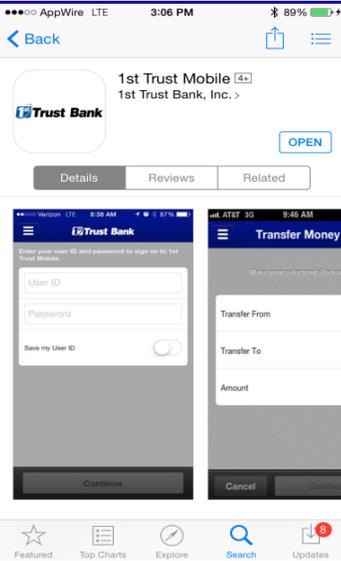


Xpress Deposit Step by Step



Step 1

Enroll Mobile Device in Online Banking.

Within Online Banking, you can name your accounts so no portion of your account number shows up in online banking or in Mobile Banking.

Download the 1st Trust Bank Mobile App on Your Smartphone. App is Available in Itunes and Google Play (Itunes pictured).

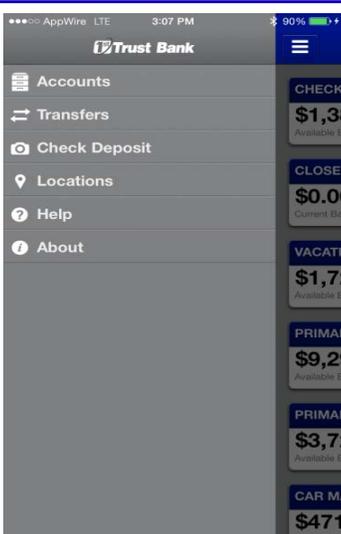


Step 2

Once the App is downloaded and opened you can login to the App.

The username can be saved (though obscured) but the password can't be saved on your phone.

If you are a first time user of the app, you may have to verify your identity by answering a few questions.



Step 3

Once you have signed in, your accounts that are internet enabled will appear on the home screen, select the menu option at the top left of the screen (three horizontal lines stacked, image is after menu selected).

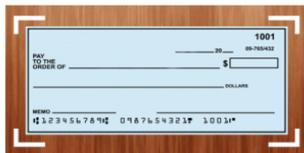
Select Check Deposit.

Xpress Deposit Continued...



Depositing Checks is Easy
Place your check on a flat surface with a dark background and good lighting.

Tap the **Deposit Check** button to get started.



Step 4

The Check Deposit homescreen gives instructions for best practices in photographing your check for deposit.

The "Recent" tab at the top of the screen will give you your most recent Xpress Deposit entries including date and amount.

Select "Deposit Check" at the bottom of the screen when you are ready to proceed.



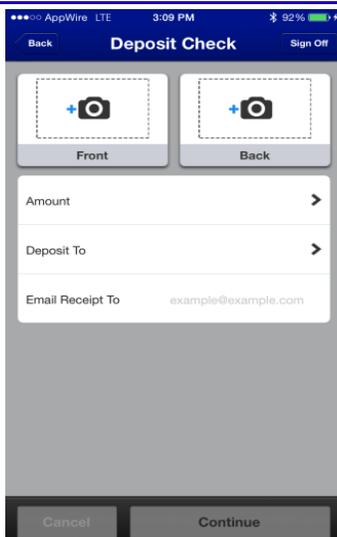
Step 5

This Notice relates details regarding the Xpress Deposit program. It includes the daily deadline of 4pm for same business day* credit and a notice that accounts must be open at least 30 days before being eligible for Xpress Deposit.

It also reminds the customer if they have any questions to contact the bank at 606-435-2265.

Select "Continue" to begin your Xpress Deposit.

*The term "business day" means any day other than a Saturday, Sunday or federally declared legal holiday.



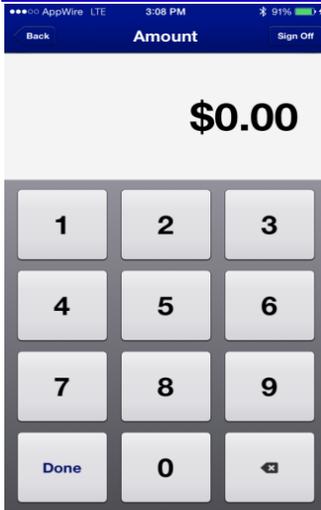
Step 6

The Deposit Check homescreen allows you to initiate your deposit by taking pictures of the check, entering the amount of your deposit and selecting your account for deposit.

When taking the picture of the back of the check please use an endorsement including your signature, "For Deposit Only" your account number and date. This will limit the possibility of the check being presented twice.

Please check the "Email Receipt To" address, as your confirmation will be sent there as well as approval or decline of the deposit.

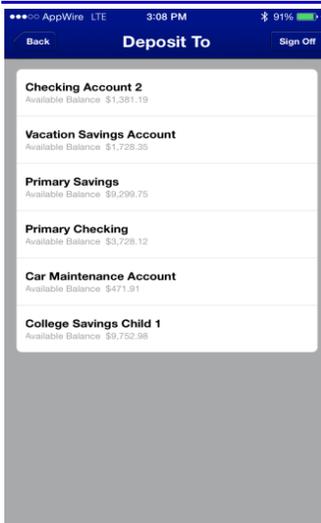
Xpress Deposit Continued...



Step 6 Continued...

The Amount screen is where you enter the amount of your deposit. There is no decimal point so enter all numbers including cents.

Click Done once the amount is correct.

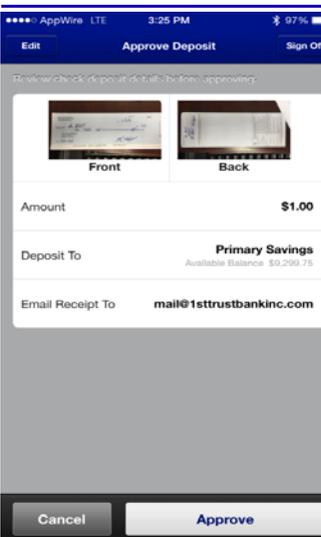


Step 6 Continued...

Accounts that are enabled for online banking and eligible for Xpress Deposit will appear on this screen.

If accounts normally available in online banking or in mobile banking don't appear then it likely doesn't qualify for Xpress Deposit. You can contact customer representatives at 606-435-2265 for more information.

After completing the "Image", "Amount" and "Deposit To" tasks hit Continue on the Check Deposit homescreen.



Step 7

Once the picture has been taken, the amount entered and the account chosen it is time to approve the deposit. Please review all items for accuracy then "Approve."

You will receive an email verification when a deposit has been submitted and will receive a second email once the deposit decision has been made. Xpress Deposits will be reviewed at least twice daily (Mon-Fri), first at noon and again after the 4pm deadline. Deposits made after the 4pm deadline on Friday will be processed on the next business day*

We recommend storing the deposited check at least 30 days after a successful deposit. This will allow enough time in the event an item is returned or an unforeseen issue arises with the check or its image. Then you may destroy the check as you see fit.

*The term "business day" means any day other than a Saturday, Sunday or federally declared legal holiday.