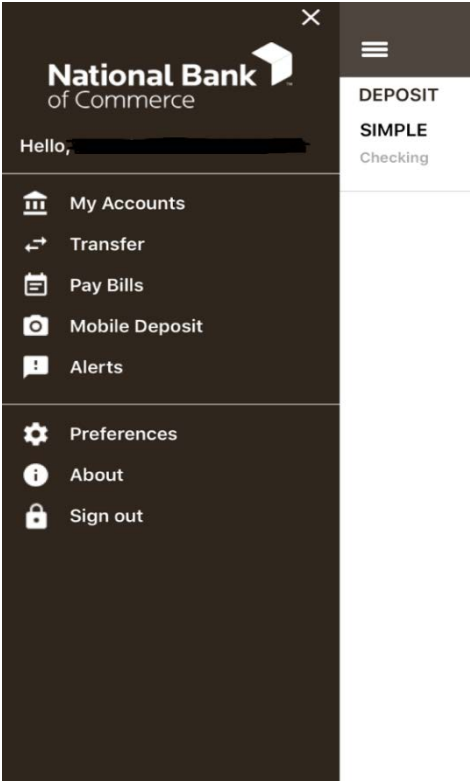
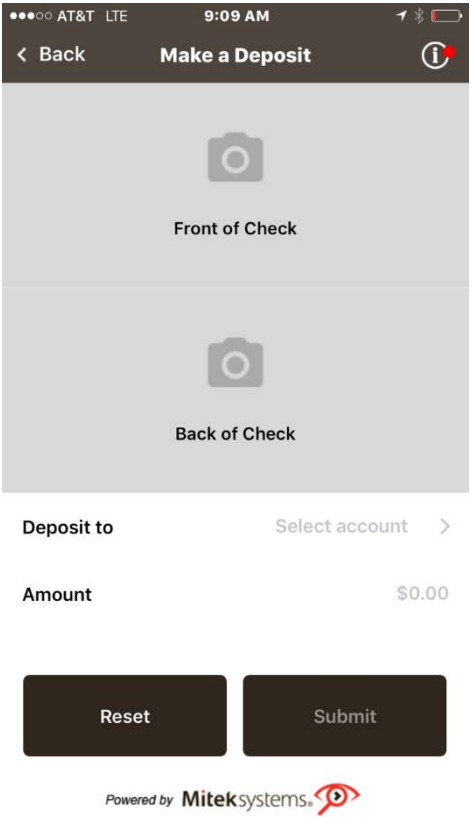


Mobile Deposit Capture Frequently Asked Questions (FAQs)

Q: What is National Bank of Commerce Mobile Deposit?	National Bank of Commerce Mobile Deposit allows you to deposit checks to any of your National Bank of Commerce checking or savings accounts using the camera on your mobile phone or tablet.
Q: What do I need in order to use National Bank of Commerce Mobile Deposit?	To use the National Bank of Commerce Mobile Deposit service you must have the following: <ul style="list-style-type: none"> • An active National Bank of Commerce Bank online banking account with Mobile Banking enabled • The most recent version of the National Bank of Commerce app for the iPhone or Android; and • An open checking or savings account with a positive balance.
Q: How do I request Mobile Deposit?	See a personal banker to setup Mobile Deposit or complete the National Bank of Commerce Mobile Deposit Application on our website. Please look for an email from NBC regarding the status of your application. Make sure to provide a valid email address as this is how we'll contact you to let you know if your application was approved or denied.
Q: May I enroll more than one account for Mobile Deposit?	Yes. You may enroll as many checking accounts as you like for Mobile Deposit as long as the accounts qualify.
Q: Do I need to use a deposit slip to make a deposit through Mobile Deposit?	No. We will use what is called a substitute (or electronic) deposit slip to post the deposit to your account. You will only need to take a picture of the front and back of the check being deposited.
Q: Should I endorse my check before taking a picture?	No. We will add a standard endorsement to your check as we process it.
Q: What type of checks can I deposit with Mobile Deposit?	Checks made payable to you and drawn on a bank within the United States can be deposited through Mobile Deposit. Some business size checks (the long ones) do not work with Mobile Deposit. The following examples are types of payments/checks which cannot be deposited through Mobile Deposit: <ul style="list-style-type: none"> • Federal Government Checks • Money Orders • Traveler's Checks • Savings Bonds • Foreign Checks (not drawn on a US bank) • Insurance Drafts For a complete list of payment/check types which cannot be deposited with Mobile Deposit please see the National Bank of Commerce Mobile Deposit Terms & Conditions
Q: When will funds be made available to me from deposits made by Mobile Deposit?	Mobile Deposits will generally be made available to you on the business day following the deposit date. Provisional credit is not granted for Mobile Deposits.

<p>Q: Are there limits for deposits made through Mobile Deposit?</p>	<p>Mobile Deposit limits are:</p> <ul style="list-style-type: none"> • 20 checks per month; • \$3,000 per day; and • \$7,500 per month.
<p>Q: What do I do with the check after I deposit it through Mobile Deposit?</p>	<p>Once you verify that the funds have been applied to your account correctly, you should shred the check.</p>
<p>Q: Is there a fee for Mobile Deposit?</p>	<p>No, it's a complimentary service.</p>
<p>Q: Where do I find the Mobile Deposit option in the National Bank of Commerce app?</p>	<p>Using the National Bank of Commerce App for the iPhone or Android, login to your account. Open the menu by clicking the three lined icon in the top left of the screen. Select the Mobile Deposit option. Take a picture of the front and back of the check, select the account where the deposit should credit, and enter the amount of the check.</p> <div style="display: flex; justify-content: space-around; align-items: center;">   </div>