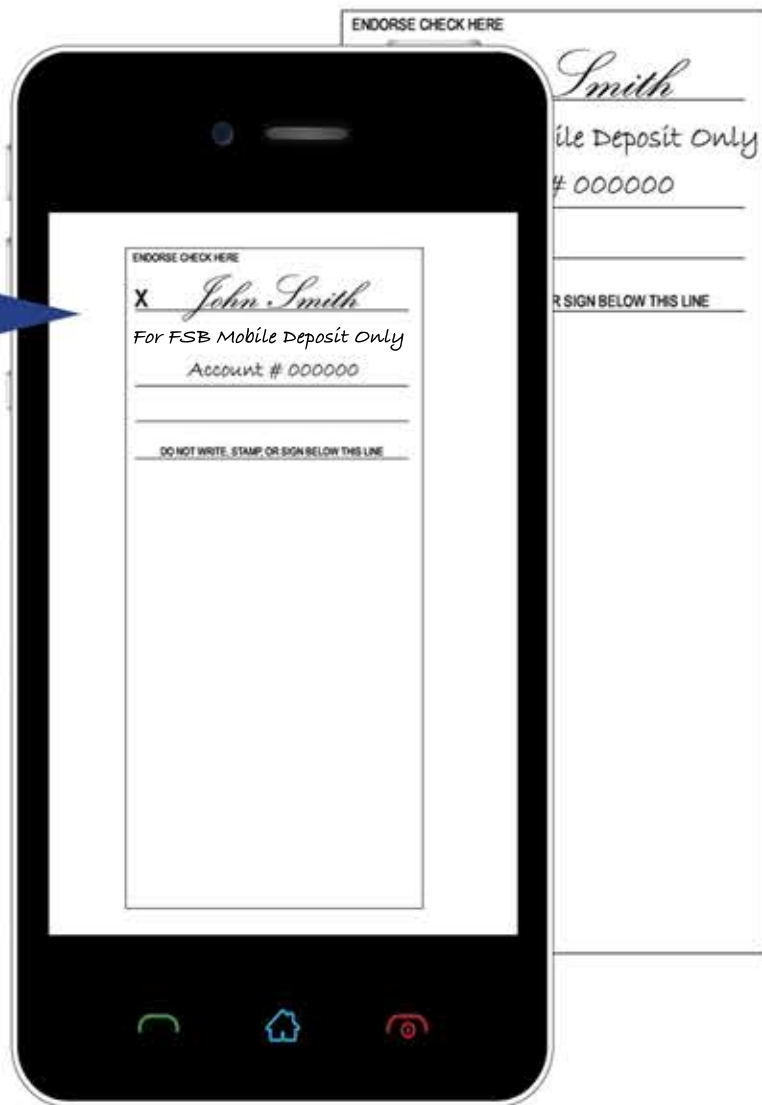


RESTRICTIVE ENDORSEMENT

Effective July 1, 2018 federal regulators introduced a rule called Restrictive Endorsement (RE) that impacts how you will need to endorse checks when making mobile deposits

When making a mobile deposit, please follow these steps:

1. Sign the back of your check and write **“For FSB Mobile Deposit Only”** below your signature.



2. Deposit the check as you have in the past.

If you do not complete the endorsement properly, you will receive an email stating that the deposit has been rejected for not having the restrictive endorsement.

HELPFUL TIPS:

The “For FSB mobile deposit only” endorsement should be:

- **Written on the back of the check, in the area provided for the endorsement;**
- **Printed legibly with dark ink;**
- **Isolated and not overlap with other text, signatures, etc.;**
- **On a single line.**

As in the past, please continue to sign the back of the check you are depositing.