



MOBILE BANKING and REMOTE DEPOSIT AGREEMENT AND DISCLOSURE

By using this mobile banking service, you agree to all the terms and conditions contained in this Agreement and Disclosure

MOBILE BANKING APP

The Mobile Banking App is offered as a convenience and supplemental service to our Online Banking. It is not intended to completely replace access to Online Banking from your personal computer or other methods you use for managing your accounts and services with us.

If the Mobile Banking App is activated for your account(s), you will be required to use secure login information to access the account(s). At the present time, you may use the Mobile Banking App to:

- Withdraw funds from your savings and checking accounts.
- Transfer funds from your savings, checking, and money market accounts.
- Obtain balance information for your savings, checking, loan, IRA, money market, club, and certificate accounts.
- Make loan payments from your savings, checking, and money market accounts.
- Determine if a particular item has cleared.
- Verify the last date and amount of your payroll deposit.
- Make bill payments to preauthorized creditors.
- Make deposits using Remote Deposit Capture, (see separate Terms and Conditions for more details).

Your accounts can be accessed with the Mobile Banking App via mobile device or other approved access device(s). The Mobile Banking App will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

The following limitations on the Mobile Banking App transactions may apply:

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- You may deposit checks into your account in amounts up to \$2,500.00 per check via Remote Deposit Capture.
- You may make up to \$3,000.00 in total daily deposits to your account via Remote Deposit Capture.
- See Section 2 (Membership Booklet) for transfer limitations that may apply to these transactions.
- Funds deposited through the Remote Deposit feature will not be made immediately available until approved by the Credit Union and may show as a 'pending deposit' until approved.

REMOTE DEPOSIT CAPTURE

Deposit of Funds Requirements– Funds may be deposited to any account using Remote Deposit Capture approved by the Credit Union in accordance with the requirements set forth in the Truth-in-Savings Disclosure and Membership Booklet. We reserve the right to refuse or return any deposit.

Endorsements – We offer Remote Deposit Capture service and if you have been approved to use the service to make deposits to your account, you agree that, prior to transmitting a check(s), you will restrictively endorse each original check in accordance with our agreement with us that governs this service. We may accept checks for deposit into any of your accounts if they are made payable to, or to the order of, one or more account owners even if they are not endorsed by all payees. If a check is payable to two or more persons is ambiguous as to whether it is payable to either or both, we may process the check as though it is payable to either person.

Endorsements must be made on the back of the check within 1 ½ inches from the top edge. **(BOX MUST BE CHECKED INDICATING REMOTE DEPOSIT)** You agree that any loss we incur from delay or processing error resulting from an irregular endorsement or other markings by you or any prior endorser will be your responsibility

Notifications - Funds deposited through the Remote Deposit feature may show as a 'pending deposit' and will not be made immediately available until approved by the Credit Union. To ensure you receive the appropriate notification as to when the funds are made available to your account, you must have current contact information (email address or cell number) registered in the ALERTS section of the credit union's web version of On-Line Banking. (ALERTS cannot be set up through the Mobile Banking App).

Once ALERTS are set up, alert notifications can then be received via email with a valid email address, or via text to a mobile device with messaging services.