

You may make deposits of checks via mobile remote deposit capture ("RDC"). RDC allows you to make check deposits to your savings or checking accounts from remote locations by scanning both sides of checks and delivering the check images and associated deposit information to the Credit Union. To use the RDC service, you must have a suitable mobile device.

The check image transmitted via RDC must be legible and compliant with requirements established from time to time by the American National Standards Institute, the Board of Governors of the Federal Reserve, or any other regulatory agency, clearinghouse or association. Only the following items are eligible for RDC deposit: (i) checks drawn on U.S. financial institutions in U.S. dollars; (ii) checks drawn on United States Treasury; or (iii) checks drawn on any state or local government of the United States. Checks must be payable to you and indorsed by you with the restrictive legend: "Deposit only to Account No. _____."

You agree not to attempt to use RDC to deposit checks with any of the following characteristics:

- a. The check is not payable to you;
- b. Any apparent alteration to the front of the check;
- c. You know or have reason to believe that the check is fraudulent or otherwise not authorized by the owner of the account on which the check is drawn;
- d. The check is payable in a currency other than U.S. dollars;
- e. The check has been previously converted to a substitute check as defined in the Expedited Funds Availability Act;
- f. The check has been remotely created;
- g. The date of issue of the check is more than 6 months prior to the attempted deposit date; or
- h. You have any reason to believe that the check will not be paid by the institution on which it is drawn.

When you make a successful RDC deposit, you will be notified by an in application message. You agree that once you have received confirmation that we have successfully processed your RDC deposit, you will clearly mark "void" and retain the check for an additional 5 business days. You agree to defend, indemnify and hold the Credit Union and any third party service provider harmless from any claims, damages, losses, liability or expenses to which we and/or our service provider may become subject as a result of an item you deposited via RDC being presented for duplicate payment

The Credit Union is not responsible for any technical difficulties you experience attempting to use RDC. You agree and understand that RDC may at times be temporarily unavailable; and in the event that RDC is not available, you acknowledge that you may deposit an original check at a Credit Union branch, shared branch location, or by mailing the original check to a Credit Union branch location. It is your sole responsibility to verify that items deposited using RDC have been received and accepted for deposit.

The Credit Union may terminate or change the terms of RDC service at any time, including but not limited to, the categories of checks it will accept for deposit via RDC or indorsement requirements with or without notice to you.

The Credit Union may, in its sole discretion, refuse to accept any item presented for deposit via RDC. We will notify you via the method agreed with you if we do this. We will have no liability to you for declining to accept items presented for deposit via RDC.

Funds from any check deposited via RDC will be available to you after final collection from the institution on which it is drawn. We may make funds available sooner depending on factors we at our sole discretion deem relevant, including but not limited to your account history with the Credit Union and your creditworthiness.

You agree to notify us of any errors with respect to RDC deposits within 30 days after we send you the first periodic statement on which they appear. We will review your claim and correct any error on our part. We will not, however, be responsible for errors asserted more than 30 days after we send you the periodic statement on which they appear. In the event of an error with respect to any original check or image thereof transmitted to us for deposit or a breach of the agreement, you will immediately contact us at or email us using our secure messaging service.

You agree not to copy, reproduce, distribute or create derivative works from the content of the RDC service or to reverse engineer or reverse compile any technology used to provide the RDC service. The Credit Union and our third party service providers, if any, retain all ownership and proprietary rights in the Services, associated content, technology and web sites. You agree to cooperate with us in the investigation of unusual transactions, poor quality transmissions, and resolution of member claims, including by providing upon request and without further cost, any originals or copies of items deposited through the Service in your possession and your records relating to such items and transmissions.