



TruNorth Federal Credit Union Mobile Check Deposit User Agreement

Updated 1/11/18

This Remote Deposit Capture Agreement ("Agreement") constitutes a legal agreement between TruNorth Federal Credit Union ("TruNorth Federal"), a federally regulated credit union (collectively and individually referred to as "we" "us" "our") and you governing your use on various computing devices, including mobile, tablet, or desktop a remote deposit capture application ("Application") for conducting financial transactions provided.

1. Services. The mobile remote deposit capture services ("Services") are designed to allow you to make deposits to your checking or savings accounts from home or other remote locations by scanning checks and delivering the images and associated deposit information to TruNorth Federal or TruNorth Federal's designated processor.

2. Acceptance of these Terms. Your use of the Services constitutes your acceptance of this Agreement. You will be prompted to accept or reject any material change to this Agreement the next time you use the Service after TruNorth Federal has made the change. Your acceptance of the revised terms and conditions along with the continued use of the Services will indicate your consent to be bound by the revised Agreement. Further, TruNorth Federal reserves the right, in its sole discretion, to change, modify, add, or remove portions from the Services. Your continued use of the Services will indicate your acceptance of any such changes to the Services.

3. Limitations of Service. When using the Services, you may experience technical or other difficulties. We will attempt to post alerts on our website or send you a text message to notify you of these interruptions in Service. We cannot assume responsibility for any technical or other difficulties or any resulting damages that you may incur. Some of the Services have qualification requirements, and we reserve the right to change the qualifications at any time without prior notice. We reserve the right to change, suspend or discontinue the Services, in whole or in part, or your use of the Services, in whole or in part, immediately and at any time without prior notice to you.

4. Hardware and Software. To use the Services, you must obtain and maintain, at your expense, compatible hardware and software as specified by TruNorth Federal from time to time. TruNorth Federal is not responsible for any third party software you may need to use the Services. Any such software is accepted by you as is and is subject to the terms and conditions of the software agreement you enter into directly with the third party software provider at time of download and installation.

5. Enrollment Requirements. To be eligible for Services the account must be opened a minimum of 90 days or your credit score must be at least 620. TruNorth Federal, in its sole discretion, may allow Services

to a user that does not meet these requirements or may determine a user ineligible if the account is not determined to be in good standing.

6. Fees. A fee may be charged for the Service. You are responsible for paying the fees for the use of the Service. Any fee that is charged will be disclosed prior to your deposit. TruNorth Federal may change the fees for use of the Service at any time pursuant to the section titled "Acceptance of these Terms" above. You authorize TruNorth Federal to deduct any such fees from any TruNorth Federal account in your name.

7. Eligible items. You agree to scan and deposit only "checks" as that term is defined in Federal Reserve Regulation CC ("Reg. CC"). When the image of the check transmitted to TruNorth Federal is converted to an Image Replacement Document for subsequent presentment and collection, it shall thereafter be deemed an "item" within the meaning of Articles 3 and 4 of the Uniform Commercial Code. You agree that you will not scan and deposit any of the following types of checks or other items which shall be considered ineligible items:

- Checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into
- Checks containing an alteration on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn
- Checks payable jointly, unless deposited into an account in the name of all payees.
- Checks previously converted to a substitute check, as defined in Reg. CC.
- Checks drawn on a financial institution located outside the United States.
- Checks that are remotely created checks, as defined in Reg. CC.
- Checks not payable in United States currency.
- Checks dated more than 6 months prior to the date of deposit.
- Checks or items prohibited by TruNorth Federal's current procedures relating to the Services or which are otherwise not acceptable under the terms of your TruNorth Federal account.
- Checks payable on sight or payable through drafts, as defined in Reg. CC.
- Checks with any endorsement on the back other than that specified in this agreement.
- Checks that have previously been submitted through the Service or through a remote deposit capture service offered at any other financial institution.
- Checks or items that are drawn or otherwise issued by the US Treasury Department

8. Endorsements and Procedures. You agree to restrictively endorse any item transmitted through the Services as:

For Remote Deposit Only

TruNorth Federal Credit Union Member Account Number

Member Signature Endorsement

or as otherwise instructed by TruNorth Federal. You agree to follow any and all other procedures and instructions for use of the Services as TruNorth Federal may establish from time to time.

9. Receipt of Items. We reserve the right to reject any item transmitted through the Services, at our discretion, without liability to you. We are not responsible for items we do not receive or for images that are dropped during transmission. We further reserve the right to charge back to your account at any time, any item that we subsequently determine was not an eligible item. You agree that TruNorth Federal is not liable for any loss, costs, or fees you may incur as a result of our chargeback of an ineligible item.

10. Availability of Funds. You agree that items transmitted using the Services are not subject to the funds availability requirements of Federal Reserve Board Regulation CC. In general, if an image of an item you transmit through the Service is received and accepted before 3:00 pm Eastern Time on a business day that we are open, we consider that day to be the day of your deposit. Otherwise, we will consider that the deposit was made on the next business day we are open. Funds deposited using the Services will generally be made available no later than one business day from the day of deposit. TruNorth Federal, in its sole discretion, may make such funds available sooner or may extend the hold period beyond one business day based on such factors as credit worthiness, the length and extent of your relationship with us, transaction and experience information, and such other factors as TruNorth Federal, in its sole discretion, deems relevant.

11. Disposal of Transmitted Items. Upon your receipt of a confirmation from TruNorth Federal that we have received an image that you have transmitted, you agree to retain the check for at least 30 calendar days from the date of the image transmission. After 30 days, you agree to destroy the check that you transmitted as an image, mark it "VOID", or otherwise render it incapable of further transmission, deposit, or presentment. During the time the retained check is available, you agree to promptly provide it to TruNorth Federal upon request.

12. Deposit Limits. We may establish limits on the dollar amount and/or number of items or deposits from time to time. If you attempt to initiate a deposit in excess of these limits, we may reject your deposit. If we permit you to make a deposit in excess of these limits, such deposit will still be subject to the terms of this Agreement, and we will not be obligated to allow such a deposit at other times. Our current limits are as follows.

- Maximum Dollar Amount per Deposit: \$2,000
- Maximum Dollar Amount per Day: \$5,000

13. Presentment. The manner in which the items are cleared, presented for payment, and collected shall be in TruNorth Federal's sole discretion subject to the Membership Guide Agreement and Disclosures.

14. Errors. You agree to notify TruNorth Federal of any suspected errors regarding items deposited through the Services right away, and in no event later than 30 days after the applicable TruNorth Federal account statement is sent. Unless you notify TruNorth Federal within 30 days, such statement regarding all deposits made through the Services shall be deemed correct, and you are prohibited from bringing a claim against TruNorth Federal for such alleged error.

15. Errors in Transmission. By using the Services you accept the risk that an item may be intercepted or misdirected during transmission. TruNorth Federal bears no liability to you or others for any such intercepted or misdirected items or information disclosed through such errors.

16. Image Quality. The image of an item transmitted to TruNorth Federal using the Services must be legible, as determined in the sole discretion of TruNorth Federal. Without limiting the foregoing, the image quality of the item must comply with the requirements established from time to time by TruNorth Federal, the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearinghouse or association.

17. User Warranties and Indemnification. You warrant to TruNorth Federal that:

- You will only transmit eligible items.
- You will not transmit duplicate items.
- You will not re-deposit or re-present the original item.
- All information you provide to TruNorth Federal is accurate and true.
- You will comply with this Agreement and all applicable rules, laws and regulations.
- You are not aware of any factor which may impair the collectability of the item.
- You agree to indemnify and hold harmless TruNorth Federal from any loss for breach of this warranty provision.

Any breach of the above warranties may result in cancellation of the Service for your specific profile in the TruNorth Federal mobile application, closure of your account(s), or termination of the client relationship.

18. Cooperation with Investigations. You agree to cooperate with us in the investigation of unusual transactions, poor quality transmissions, and resolution of customer 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.

19. Termination. We may terminate this Agreement at any time and for any reason. This Agreement shall remain in full force and effect unless and until it is terminated by us. Without limiting the foregoing, this Agreement may be terminated if you breach any term of this Agreement, if you use the Services for any unauthorized or illegal purposes or you use the Services in a manner inconsistent with the terms of your Membership Guide Agreement and Disclosures, Business Membership Agreement or any other agreement with us.

20. Enforceability. We may waive enforcement of any provision of this Agreement. No waiver of a breach of this Agreement shall constitute a waiver of any prior or subsequent breach of the Agreement. Any such waiver shall not affect our rights with respect to any other transaction or to modify the terms of this Agreement. In the event that any provision of this Agreement shall be deemed to be invalid, illegal, or unenforceable to any extent, the remainder of the Agreement shall not be impaired or otherwise affected and shall continue to be valid and enforceable to the fullest extent permitted by law.

21. Ownership & License. You agree that TruNorth Federal retains all ownership and proprietary rights in the Services, associated content, technology, and website(s). Your use of the Services is subject to and conditioned upon your complete compliance with this Agreement. Without limiting the effect of the foregoing, any breach of this Agreement immediately terminates your right to use the Services.