

## MOBILE DEPOSIT USER AGREEMENT



This agreement contains the terms and conditions for the use of OUCU Financial's Mobile Deposit and/or other remote deposit capture services that OUCU Financial or its affiliates ("Credit Union", "us", "we", "our" or "affiliates") may provide to you ("you", "your", "user", or "Customer"). Other agreements you have entered into with OUCU Financial, including without limitation our Membership Agreement and Disclosures governing your OUCU Financial account, continue to apply. In the event of a conflict between this Agreement and any other agreement you have entered into with OUCU Financial, this Agreement shall govern.

- 1. Services.** The remote deposit capture services ("Services") are designed to allow you to make deposits to your checking or savings accounts from your camera-enabled mobile device capable of capturing check images and information and delivering the items and associated deposit information to OUCU Financial or our designated processor. The device must capture an image of the front and back of each check to be deposited in accordance with the Procedures; must read and capture the magnetic ink character recognition ("MICR") line on each check; and must read and capture all such other data and information as is required by this Agreement or Federal Reserve regulations for the processing of these checks for payment. There is currently no charge for the Services.
- 2. Acceptance of these Terms.** Your use of the Services constitutes your acceptance of this Agreement. This Agreement is subject to change from time to time. We will notify you of any material change via email or on our website(s) by providing a link to the revised Agreement and such change shall be effective thirty (30) days following our provision of such notice. Your continued use of the Services will indicate your acceptance of the revised Agreement. Further, OUCU Financial 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. In the event that an immediate change is needed to ensure the security of the Services, we will post a notice of any such change on our website. You may choose to accept or decline such changes by continuing or discontinuing the Services.
- 3. Limitations of Services.** When using the Services, you may experience technical or other difficulties. We shall not be responsible 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. Eligible Items.** You agree to scan and deposit only checks as that term is defined in Federal Reserve Regulation CC ("Reg CC"). You agree that the image of the check transmitted to OUCU Financial (each such check a "Check" and, if more than one, "Checks") shall be deemed an "item" within the meaning of Article 4 of the Uniform Commercial Code as adopted in Ohio (such scanned Check image transmitted to OUCU Financial for credit to your account, a "Remote Item"). You agree that you will not use the Services to scan and deposit checks or items that: (a) are payable to any person or entity other than you; (b) are drawn or otherwise issued by you or any other person on any of your accounts or any account on which you are an authorized signer or joint account holder; (c) contain obvious alteration to any of the fields 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 or item is drawn; (d) were previously converted to a substitute check as defined in Reg CC without OUCU Financial's prior written consent; (e) were previously converted to an image replacement document as defined in Reg CC without OUCU Financial's prior written consent; (f) are drawn on a financial institution located outside the United States; (g) are remotely created checks, as defined in Reg CC; (h) are not payable in United States currency; (i) are dated more than six (6) months prior to the date of deposit; (j) are prohibited by OUCU Financial's current procedures relating to the Services (the "Procedures"); (k) are in violation of any state or federal rules or regulations. (Checks described in clauses (a) through (l) each a "Prohibited Check" and, collectively, "Prohibited Checks").
- 5. Image Quality.** The image of an item transmitted to OUCU Financial using the Services must be legible and contain images of the front and back of the check. The image quality of the items must comply with the requirements established from time to time by the American National Standards Institute ("ANSI"), the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearing house or association. These requirements include, but are not limited to, ensuring the following information can clearly be read and understood by sight review of the Check image: the amount of the check (both written and numeric); the payee; the signature of the drawer (maker); the date; the Check number; the information identifying the drawer and the paying financial institution that is preprinted on the check including the MICR line; and all other information placed on the Check prior to the time of an image of the Check is captured (such as any required identification written on the front of the Check and any endorsements applied to the back of the check).
- 6. Endorsements and Procedures.** You agree to restrictively endorse any item transmitted through the Services as "For mobile deposit only" or as otherwise instructed by OUCU Financial. You agree to follow any and all other procedures and instructions for use of the Services as OUCU Financial may establish from time to time.
- 7. 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. An image of an item shall be deemed received when you receive a confirmation from OUCU Financial that we have received the image. Receipt of such confirmation does not mean the transmission was error free or complete. Following receipt of such confirmation, OUCU Financial will process the image by preparing a "substitute check" or clearing the item as an image.
- 8. Availability of Funds.** Any credit to your account for checks deposited through this service is provisional. If a check deposited through this service is dishonored, rejected, or otherwise returned unpaid by the drawee bank for any reason, including, but not limited to, issues relating to the quality of the image, you agree that an original check will not be returned to you, but that the Credit Union may charge back the amount of the original check and provide you with an image of the original check, a paper reproduction of the original check, or a substitute check. You will reimburse the Credit Union for all loss, cost, damage or expense caused by or relating to the processing of the returned check. Without the Credit Union's approval, you will not attempt to deposit or otherwise negotiate an original check if it has been charged back to you.

All images processed for deposit through this service will be treated as "deposits" under your current Credit Union Membership Agreement with us and will be subject to all terms of that Agreement. It is the policy of the Credit Union to make the first \$500 of a mobile deposit available to you once the deposit has been received. Remaining funds of your deposited item will be made available to you as follows: mobile deposits *received* and *accepted* before 3:30 p.m. on a business day we are open will be credited to your account that day. Mobile deposits received after 3:30 p.m., or on a day we are not open will be reviewed, and if accepted, credited to your account on the next business day we are open. The Credit Union will notify you if a check is rejected, or if a hold will be placed on the mobile deposit item.

9. **Disposal of Transmitted Items.** Upon your receipt of a confirmation from the Credit Union that we have received an image that you have transmitted, you agree to retain the check for at least 90 calendar days from the date of the image transmission. After 90 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 the Credit Union upon request.
10. **Deposit Limits.** We reserve the right to impose limits on the amount(s) and/or number of deposits that you transmit using the Services and to modify such limits from time to time. Unless otherwise specified by OUCU Financial, changes to such limits shall be effective immediately upon notice to you via email or the OUCU Financial website.
11. **Contingency Plan.** In the event you are unable to capture, balance, process, produce or transmit a file to OUCU Financial, or otherwise comply with the terms or the Procedures for any reason, including but not limited to, communications, equipment or software outages, interruptions, or failures, you will transport or mail the originals of all checks to the closest OUCU Financial location. The deposit of original checks at an office of OUCU Financial shall be governed by the terms and conditions of the Deposit Account Agreement and not by the terms of this Agreement.
12. **Errors.** You agree to notify OUCU Financial of any suspected errors regarding items deposited through the Services right away, and in no event later than sixty (60) days after the applicable OUCU Financial account statement is sent. Unless you notify OUCU Financial within sixty (60) days, such statement regarding all deposits made through the Services shall be deemed correct, and you are prohibited from bringing a claim against OUCU Financial for such alleged error.
13. **Presentment.** The manner in which the items are cleared, presented for payment, and collected shall be in OUCU Financial's sole discretion subject to our Membership Agreement and other Disclosures governing your account.
14. **Ownership and License.** You agree that OUCU Financial 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. Without limiting the restriction of the foregoing, you may not use the Services (i) in any anti-competitive manner, (ii) for any purpose which would be contrary to OUCU Financial's business interest, or (iii) to OUCU Financial's actual or potential economic disadvantage in any aspect. You may use the Services only for non-business, personal use in accordance with this Agreement. You may not copy, reproduce, distribute or create derivative works from the content and agree not to reverse engineer or reverse compile any of the technology used to provide the Services.
15. **DISCLAIMER OF WARRANTIES.** YOU AGREE YOUR USE OF THE SERVICES AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF THE SERVICES, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. WE MAKE NO WARRANTY THAT THE SERVICES (i) WILL MEET YOUR REQUIREMENTS, (ii) WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE SERVICES WILL BE ACCURATE OR RELIABLE AND (iv) ANY ERRORS IN THE SERVICES OR TECHNOLOGY WILL BE CORRECTED.
16. **LIMITATION OF LIABILITY.** YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES RESULTING FROM THE USE OR THE INABILITY TO USE THE SERVICES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF THE SERVICES, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF OUCU FINANCIAL HAS BEEN INFORMED OF THE POSSIBILITY THEREOF.
17. **User Warranties and Indemnification.** With respect to each and every Check you use to create an image using the Services and every Remote Item you transmit to OUCU Financial, you represent and warrant to OUCU Financial that: (a) you assume responsibility for any Check that is transmitted which for any reason is not paid; (b) you are a person entitled to enforce the Check; (c) neither the check nor the Remote Item is counterfeit; (d) neither the check nor the Remote Item has been altered; (e) neither the Check nor any image of the Check has been paid; (f) no depository credit union, bank, drawee, drawer, or endorser will receive presentment or return of, or otherwise be charged for, an item transmitted as a payment based on an item that it has already paid; (g) the Customer shall properly endorse each Check and deposit said Check to an account at OUCU Financial that matches the name of the Customer; (h) the Customer shall deposit only checks made payable to the Customer; (i) neither the check nor the Image is subject to a defense or claim in recoupment that can be asserted against the Customer; (j) the Customer has no knowledge of any insolvency proceeding commenced with respect to the Customer or in the case of an unaccepted check, the drawer; (k) all information provided by the Customer to the Credit Union is accurate and true; (l) files submitted by the Customer to the Credit Union do not contain computer viruses or malware; (m) the Remote Item is a digitized image of the front and back of the Check and accurately represents all of the information on the front and back of the Check as of the time Customer converted the Check to a Remote Item; (n) the Remote Item contains all endorsements applied by parties that previously handled the Check in any form for forward collection or return; (o) each of the Checks were duly authorized in the amount stated on the corresponding Remote Item and to the payee stated on such Remote Item; (p) the Credit Union will not suffer any loss as a result of Customer's retention or destruction of the paper originals of Remote Items; and (q) the Customer has performed and will perform all of its obligations under this Agreement. The Customer shall be deemed to repeat and reaffirm each of the foregoing representations and warranties at the time any Check and/or Remote Item is delivered to the Credit Union through the Services. You agree to indemnify and reimburse OUCU Financial for, and hold harmless OUCU Financial from and against, any and all losses, costs, and expenses (including reasonable attorney's fees) OUCU Financial may incur associated with any breach of the warranties, representations, or obligations contained in this Agreement, including but not limited to, the deposit of one or more Prohibited Checks into your account. Furthermore, if, after first having obtained OUCU Financial's written consent to do so, you provide OUCU Financial with an electronic representation of a substitute check for deposit into an account instead of an original Check, you agree to indemnify and reimburse OUCU Financial for, and hold OUCU Financial harmless from and against, any and all losses, costs and expenses (including reasonable attorney's fees) OUCU Financial incurs because any such substitute check resulting from such electronic representation does not meet applicable substitute check standards and/or causes duplicate payments.
18. **General Terms and Conditions.**
  - a. **Assignment.** You may not assign this Agreement.
  - b. **Governing Law.** This Agreement is governed by, and shall be construed in accordance with, the laws of the State of Ohio, except that any conflict of laws rule of that jurisdiction that may require reference to the laws of some other jurisdiction shall be disregarded. Any lawsuit brought to enforce any provision of this Agreement shall only be brought in a state court in Athens County, Ohio or the nearest federal court to said County.
  - c. **Severability.** If one or more provision(s) of this Agreement is or are held to be invalid, illegal or unenforceable under applicable law, the offending portions of such provisions, or such provisions in their entirety, to the extent necessary, shall be severed from this Agreement, and the balance of this Agreement shall be enforceable in accordance with its terms.
  - d. **Contact by Credit Union.** No Credit Union employee, or any company affiliated with OUCU Financial, will contact you via e-mail or

phone requesting your account information or security information. If you are contacted by anyone requesting this information, please contact us immediately.

- e. **Security Interest.** You grant OUCU Financial a security interest in all accounts or other deposits (whether general or special) you have with OUCU Financial, and in all funds in such accounts or other deposits, to secure your obligations to OUCU Financial under this Agreement. This security interest will survive termination of this Agreement. In addition to any other rights, we may have under other agreements with you, we may hold any funds on deposit with us by you after termination of this Agreement for up to **14 calendar days** following the expiration of any return or chargeback rights regarding any Remote Item processed by OUCU Financial using the Services or, if later, until any other claims to such funds have expired.
- f. **Waivers.** Any waiver by us must be in writing to be effective. Our waiver of any right will not be deemed a waiver of other rights or of the same right at another time.
- g. **Headings.** The headings set forth in this Agreement are for convenience only and will not control or affect the meaning or construction of the provisions of this Agreement.

By clicking on the **"I Accept"** link on your device, you do the following:

1. You represent to the Credit Union that the device you intend to use in connection with Services meets the requirements above;
2. You agree to receipt of this Agreement and all updates to this Agreement in electronic form;
3. You represent that you have read this Agreement and understand its terms and conditions; and
4. You agree to the terms and conditions in this Agreement (Note: clicking "I Accept" is just as binding as manually signing the Agreement).