Business Remote Deposit Capture Disclosure

The remote check deposit capture services ("Mobile Deposit") are designed to allow you to make deposits to your deposit accounts from your camera-enabled mobile device free of charge by capturing check images and information and electronically delivering the items and associated deposit information to University of Illinois Community Credit Union's (UICCU) 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. Savings Bonds, international checks, and 3rd-party checks cannot be deposited using Mobile Deposit. In the case of fraud or misuse, we reserve the right to revoke your mobile deposit privileges.

Hardware and Software requirements

You must have a Mobile Device that is acceptable to use and a wireless plan from a compatible mobile wireless provider. You must also use the operating system(s) and software that satisfies all technical specifications and other requirements that we and/or our service provider(s) establish and specify. We and/or our service provider(s) may change these specifications and/or requirements from time to time. UICCU is not responsible for any third-party software you may need to use Mobile Deposit. You agree that you will perform, or cause to be performed by properly trained personnel, all vendor recommended maintenance, repairs, upgrades and replacements.

Unless otherwise provided in this Agreement, you are solely responsible, at your own expense, for purchasing, installing, operating, testing and maintaining all hardware and software necessary to use our Mobile Deposit. You accept any such software "as is" and subject to the terms and conditions of the software agreement that you enter into directly with the third-party software provider at the time of download and installation.

We are not responsible for, and you release us from, any and all claims or damages resulting from, or related to, any computer virus or related problems that may be associated with using Mobile Deposit, e-mail or the Internet. You agree that all images and files transmitted to us through Mobile Deposit will contain no viruses or any other disabling features that may have an adverse impact on our network, data, or related systems.

Receipt of Items

We reserve the right to reject any item transmitted through Mobile Deposit, 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 UICCU that we have received the image. Receipt of such confirmation does not mean that the transmission was error free or complete.

Deposit Limits

UICCU reserves the right to establish and assign to you deposit limits for Mobile Deposit (including limits on the dollar amount and/or number of checks that you may transmit through Mobile Deposit each day) and to modify such limits from time to time in UICCU's sole discretion, and you agree to comply with all such limits. The current daily deposit limit is $12,000 per day. Additional holds may be placed on deposited funds based on dollar amounts, check features or account history/behaviors. Limits may be increased based on length of Membership and deposit history at UICCU's discretion.

Endorsements and Procedures

Checks must be payable to the Business Name as listed on the Business Account Agreement. You agree to restrictively endorse any item transmitted through Mobile Deposit as "FOR MOBILE DEPOSIT ONLY TO UICCU" or as otherwise instructed by UICCU. You agree to follow any and all other procedures and instructions for use of Mobile Deposit as UICCU may establish from time to time. Endorsements must be made on the back of the share draft or check within 1½ inches from the top edge, although we may accept endorsements outside this space. For a check payable to the business, the check must be endorsed by an authorized representative and you may only use Mobile Deposit to deposit such check into an account owned by the business. If the check is made payable to the business and any other party, you may not deposit the check into your business account using Mobile Deposit. And, you agree never to represent the item. You will promptly provide any retained item, or a sufficient copy of the front and back of the item, to UICCU as requested to aid in the clearing and collection process, to resolve claims by third parties with respect to any item, or for UICCU's audit purposes.

Check requirements (including image quality)

The image of an item transmitted to the UICCU using Mobile Deposit 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 pre-printed 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).

Storage, security and destruction/disposal of the checks

After you receive confirmation that we have received an image, you must securely store the original check for 30 days after transmission to us and make the original check accessible to us at our request. Occasionally upon our request, you may be asked deliver to us within two Business Days, at your expense, the requested original check in your possession. If not provided in a timely manner, such amount may be reversed from your account. Promptly after the 30-day retention period expires, you must destroy the original check by first marking it "VOID" and then destroying it by cross-cut shredding or another commercially acceptable means of destruction. After destruction of the original check, the image will be the sole evidence of the original check. You understand that you are responsible if anyone is asked to make a payment based on an original check that has already been paid.

Presenting checks more than once

Once you have used Mobile Deposit to deposit a check you agree not to present, or allow anyone else to present, that original check or a substitute check of that original check again for deposit through Mobile Deposit or by any other means. If you or anyone else present a check or substitute check for deposit more than once, in violation of this Agreement, you agree to indemnify, defend and hold UICCU harmless from and against all liability and damages that may result from any claims, suits or demands from third parties with respect to such check or substitute check. You agree that we may debit from your account the aggregate amount of any checks that that are deposited more than once. To the extent that funds in your account are insufficient to cover such amount, we shall debit the deficiency amount from any other of your account(s) with UICCU in our sole discretion.

Your Authentication method

You agree that we are entitled to act upon instructions we receive with respect to Mobile Deposit under Username and Password, otherwise known as your "Authentication Method". You are liable for all transactions made or authorized with the use of your Authentication Method. We have no responsibility

for establishing the identity of any person who uses your Authentication Method. You agree that if you give any component of your Authentication Method to anyone or fail to safeguard its secrecy, you will be in violation of your obligations under your Account Agreement and this Agreement. You agree to take appropriate steps to ensure that all components of your Authentication Method are protected and kept confidential. You agree to indemnify and release us from any and all liability, and agree not to make any claim or bring any action against us, relating to our honoring or allowing any actions or transactions that are conducted under your Authentication Method or acting upon instructions, messages or authorizations provided to us using your Authentication Method. By accessing Mobile Deposit with your Authentication Method, you authorize us to complete the requested transaction(s).

Rejection of deposits

After we receive check images and all other required deposit information from you through Mobile Deposit, we shall provisionally credit your designated account for the total amount of such checks. The provisional credit is subject to final payment of the checks You agree that all deposits received by us are subject to verification and final inspection and may be rejected by us at our sole discretion, and you shall be liable to UICCU for any errors, inaccuracies, breach of warranties and any other loss sustained by, or claim made against UICCU relating to such deposits. UICCU is not liable for any service or late charges that may be imposed against you due to UICCU's rejection of any check that you transmit for deposit through Mobile Deposit. In all cases, you are responsible for any loss or overdraft plus any applicable fees to your account due to a check being returned. If we reject a check for remote deposit, you may need to physically deposit the original check, depending on the rejection reasons.

Unpaid checks

In the event that UICCU credits your account for a check that is subsequently dishonored and returned, you authorize UICCU to debit the amount of such check plus any associated fees from the account. To the extent that funds in your account are insufficient to cover such amount, we shall debit the deficiency amount from any of your other account(s) with UICCU in our sole discretion. UICCU will provide you with notice of any deposits that it is unable to process because checks were returned unpaid by the payer financial institution. You understand and agree that since the original check is your property, it will not be returned and the UICCU may charge back an image of the check, an ACH debit, or other electronic or paper debit, as applicable, to your account. You further agree that any image that we charge back may be in the form of an electronic or paper reproduction of the original check or a substitute check. You may not use Mobile Deposit to deposit a substitute check and you may not deposit the original check through Mobile Deposit or in any other manner if you receive a dishonored check. You agree to comply with any additional instructions we may provide to you in connection with returned checks.

Duty to report errors

UICCU will provide you with periodic statements that will identify the deposits that you make through Mobile Deposit. In addition, you may access UICCU's Digital Banking service for information about your deposits, return items, deposit adjustments, checks and other transactions on your accounts. You agree that it is your responsibility to review all such information that UICCU makes available to you in a timely manner to verify that deposits made through Mobile Deposit have been received and accepted by UICCU and are accurate. Receipt of a check by UICCU through Mobile Deposit does not constitute an acknowledgment by UICCU that the check is error-free or that we will be liable for the check. You agree to notify us promptly of any errors, omissions, or discrepancies in a deposit within the time periods established in your Account Agreement. You may notify us by sending a secure message through your Digital Banking Service or calling us at 217-278-7700. You agree to cooperate in any investigation by UICCU of any unsuccessful or lost transmission. Subject to applicable law, any failure by you to notify UICCU of any error, omission or other discrepancy in accordance with this Agreement and your Account Agreement shall relieve UICCU of any liability for such error, omission or discrepancy.

Availability of Funds

You agree that items transmitted using Mobile Deposit 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 Mobile Deposit is received and accepted before 6:30 pm, CST 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 Mobile Deposit will generally be made available within 15 minutes from the time of deposit but larger deposits will be placed on a hold – which will vary based on the size of the deposit. UICCU may make such funds available sooner 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 UICCU in its sole discretion, deems relevant.