

By using Remote Deposit Check Capture within the 3Rivers mobile banking app, you authorize Three Rivers Federal Credit Union ("3Rivers") to clear and process check images that are transmitted by you to your Account to fund deposits. You agree that you will only transmit images of checks to 3Rivers. A "Check" includes: personal and business checks, U.S. Treasury checks, and money orders or cashier's checks made payable to you. You will not transmit any check image that: is payable to any person or entity other than you; is prohibited by, or received in violation of, any law, rule or regulation; you know or suspect (or should know or suspect) is fraudulent or otherwise not authorized by the owner of the bank account on which the check is drawn; has been previously cashed or deposited; is postdated or more than 6 months old; is payable to cash; is a U.S. Savings Bond or travelers check; is irregular in any way (such as bearing different numerical and written amounts or a nonexistent date); does not bear a signature of the person on whose account the check is drawn; or is drawn on a financial institution that is located outside of the United States.

You agree to sign the back of your check, "for 3Rivers mobile check deposit only," prior to submitting it and that each image you submit will be an accurate representation of the front and the back of the check. You will not create or transmit duplicate images of any check you submit through Remote Deposit Check Capture, nor will you deposit or transfer the original of any check unless 3Rivers informs you that the images you have submitted cannot be processed. You agree to retain and safeguard the original check for at least thirty (30) days after you have photographed and transmitted the check images. After 30 days have passed and you have verified that the funds associated with the check have been added to your account balance, you agree to destroy the original check in a safe and responsible manner.

All Remote Deposit Check Capture deposits will post to your account immediately. The first \$275.00 will be immediately available for use. Additional funds over \$275.00 will be placed on a hold for two (2) business days. A hold may be placed on any check image that does not comply with the legal requirements of a check. If funds have been added to your account using Remote Deposit Check Capture and the check is subsequently returned unpaid for any reason, 3Rivers will remove these funds from your account; this action may prompt additional fees to be withdrawn from your account.

3Rivers has the right to refuse any Remote Deposit Check Capture transactions submitted by you through the 3Rivers mobile banking app. You may not submit check images through Remote Deposit Check Capture with a total value greater than \$10,000 in any day (for retail or personal members), or \$50,000 (for business or non-personal members). If your account is restricted after you submit an image to 3Rivers, you will not be able to access those funds until you resolve the restriction on your account.

Items transmitted by the depositor and received by 3Rivers or its subcontractors will be posted immediately. Member understands and agrees that funds from items deposited under the terms of this Agreement are subject to 3Rivers' Funds Availability Policy and will generally be available after being processed and once funds are received. This Agreement may periodically be modified or amended.