

Mobile Check Deposit Services

Mobile Check Deposit User Agreement

Terms and Conditions

Citizens Bank & Trust Company ("CBT", "us," or "we") agrees to provide Mobile Check Deposit Services to you ("Customer," "you," or "User") pursuant to this Mobile Check Deposit User Agreement (the "Agreement"). The Online Access Agreement and Online Account Agreement that you have entered with CBT also applies to transactions using Mobile Check Deposit Services (the "Services"). By accessing and using the Services you acknowledge you have received, read in its entirety, understand and agree to be bound by the terms and conditions of this Agreement.

1. Services and Eligibility. The Services are designed to allow you to make deposits to your checking, savings, or money market savings accounts from home or other remote locations by scanning checks and delivering the images and associated deposit information to CBT or CBT's designated processor. To use the Services, you must have an account at CBT and you must have agreed to the Online Access Agreement and the Online Account Agreement. The services are available to only certain approved consumer and business accounts based upon CBT's eligibility requirements. Restrictions apply. The Services are not available to all customers or account types. The services may not be available on certain types of mobile devices.

2. Acceptance of 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 e-mail, text message, or on our website(s) by providing a link to the revised Agreement or by an online secure message. You will be prompted to accept or reject any material change to this Agreement the next time you use the Services after CBT 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, CBT 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. In order to use the Services, you must obtain and maintain a compatible mobile device and software, at your expense. CBT 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. Fees. There may be a charge to use the Services. Customer shall pay CBT the fees for the Services as disclosed by CBT in its Fee Schedule. Customer hereby acknowledges that it has received a copy of the CBT Fee Schedules and Customer agrees with any fees for the Services as set forth therein.

6. 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 CBT 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 CBT's current procedures relating to the Services or which are otherwise not acceptable under the terms of your account agreements with CBT.
- 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 Services or through a remote deposit capture service offered at any other financial institution.

You understand and agree that any check you attempt to deposit using the Services is subject to verification by CBT. We may reject an item for deposit for any reason and will not be liable to you for such rejection. In such a case, you will need to deposit the item using other means, such as visiting a CBT branch.

7. Endorsements and Procedures. You agree to endorse any item transmitted through the Services with the following: [Payee Signature] "For mobile deposit only", or as otherwise instructed by CBT. You agree to follow any and all other procedures and instructions for use of the Services as CBT may establish from time to time. Improperly endorsed items may be rejected or availability may be delayed.

8. Receipt of Items. We reserve the right to reject any item transmitted through the Services, at our discretion, and we will have no liability to you for such rejection. 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 CBT that we have received the image. Receipt of such confirmation does not mean that the transmission was error free, complete or will be considered a deposit and credited to your account. Processing and/or transmission errors may occur after we acknowledge receipt that may impact transaction completion. We further reserve the right to charge back to your account at any time for any item that we subsequently determine was not an eligible item. You agree that CBT shall not be liable for any loss, costs, or fees you may incur as a result of our chargeback of an ineligible item.

9. 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 Services is received and accepted before 5:00 p.m. Central Time on a business day that we are open, we consider that day to be the day of your deposit. If CBT receives and accepts an item after 5:00 p.m. Central Time or on a weekend or a federal holiday, we will consider that the deposit was made on the next business day we are open. Funds deposited using the Services may not be made available for withdrawal until the third business day after deposit. However, CBT may apply additional delays on the availability of funds based on any factors as determined by CBT in CBT's sole discretion.

10. Disposal of Transmitted Items. Upon your receipt of a confirmation from CBT that we have received an image that you have transmitted using the Services, you agree to safely store the check in such a manner that others cannot gain access to it 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. You will be liable for checks that are presented more than once. During the time the retained check is available, you agree to promptly provide it to CBT upon request.

11. 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. The current daily deposit limit for a consumer customer is \$3,500.00 per item and per day or 5 items per business day. The daily deposit limit for a business customer is \$7,500.00 per item, \$10,000.00 per day or 10 items per day. In addition, the current monthly deposit limit is \$7,000.00 or 25 items per month for consumer banking clients and \$25,000.00 or 50 items per month for commercial banking clients. Exceptions to these limits are subject to CBT approval.

12. Errors. You agree to notify CBT of any suspected errors regarding items deposited through the Services right away, and in no event later than 30 days after the applicable CBT account statement is sent. You can contact us by calling 800-634-6203 or by visiting a CBT branch. Unless you notify CBT 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 CBT for such alleged error.

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

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

15. User Warranties and Indemnification. You warrant to CBT 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 CBT is accurate and true.
- You will comply with this Agreement and all applicable rules, laws and regulations.
- At the time of transmission, you are not aware of any factor which may impair the collectability of any item.

Without limiting any other indemnification provided for herein, you agree to indemnify and hold harmless CBT from any loss for breach of this warranty provision. The representations and warranties set forth herein, and any related indemnification, shall survive any termination of this Agreement.

16. 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 Services in your possession and your records relating to such items and transmissions.

17. Termination. It is understood that the Services may be modified or discontinued at any time. If in our sole discretion the Services are being misused or abused (as examples, but without limitation: duplicate items submitted for deposit or multiple chargebacks), or any attempt to use the Services for fraudulent or illegal purposes will result in immediate termination. Termination will be automatic if your account becomes inactive due to dormancy, closure, restrictions placed on account, or we lose contact, and you will be required to re-enroll.

18. 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.

19. Ownership and License. You agree that CBT 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 CBT's business interest, or (iii) to CBT's actual or potential economic disadvantage in any aspect. 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.

20. 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 NONINFRINGEMENT. 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.

21. 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 THIS SERVICES, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF CBT HAS BEEN INFORMED OF THE POSSIBILITY THEREOF.