

**Remote Deposit Anywhere (RDA) User Agreement  
("Agreement") Belco Community Credit Union**

This Agreement contains the terms and conditions for the use of Belco Community Credit Union Remote Deposit Anywhere that Belco Community Credit Union or its affiliates ("Belco Community Credit Union", "us," or "we") may provide to you ("you," or "User"). Other agreements you have entered into with Belco Community Credit Union, including the Depository Agreement and Disclosures governing your Belco Community Credit Union account, are incorporated by reference and made a part of this Agreement.

- 1. Services.** The RDA services are designed to allow you to make deposits to your checking and savings accounts from home or other remote locations by scanning checks and delivering the images and associated deposit information to Belco Community Credit Union or Belco Community Credit Union's designated processor.
- 2. Acceptance of these Terms.** Your use of RDA 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 or on our website(s) by providing a link to the revised Agreement. Your continued use of RDA will indicate your acceptance of the revised Agreement. Further, Belco Community Credit Union 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 RDA.
- 3. Limitations of Service.** When using RDA, you may experience technical or other difficulties. 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 RDA, in whole or in part, or your use of the service, 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 Belco Community Credit Union shall be deemed an "item" within the meaning of Article 4 of the Uniform Commercial Code as adopted in Pennsylvania. You agree that you will not use the Services to scan and deposit any checks or other items as shown below:
  - a. Checks or items payable to any person or entity other than you.
  - b. Checks or items 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. Checks or items containing 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. Checks or items previously converted to a substitute check, as defined in Reg CC.
  - e. Checks or items drawn on a financial institution located outside the United States.
  - f. Checks or items that are remotely created checks, as defined in Reg CC.
  - g. Checks or items not payable in United States currency.
  - h. Checks or items dated more than 6 months prior to the date of deposit.
  - i. Checks or items prohibited by Belco Community Credit Union's current procedures relating

to the Services or which are otherwise not acceptable under the terms of your Belco Community Credit Union account.

j. Money orders

- 5. Image Quality.** The image of an item transmitted to Belco Community Credit Union using RDA service must be legible. The image quality of the items must comply with the requirements established from time to time by the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearing house or association.
- 6. Endorsements and Procedures.** You agree to restrictively endorse any item transmitted through RDA as *“For Belco mobile deposit only”* or as otherwise instructed by Belco Community Credit Union. You agree to follow any and all other procedures and instructions for use of RDA as Belco Community Credit Union may establish from time to time.
- 7. Receipt of Items.** We reserve the right to reject any item transmitted through RDA, 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 Belco Community Credit Union that we have received the image. Receipt of such confirmation does not mean that the transmission was error free or complete.
- 8. Availability of Funds.** For determining the availability of your deposits. Mobile deposits confirmed as received before 2:45 PM EST on a business day will be credited to your account the same day. Mobile deposits confirmed after 2:45 PM EST and deposits confirmed received on holidays or days that are not our business days will be credited to your account the following business day after 2:45 PM EST. Everyday is a business day, except Saturdays, Sundays, and Credit Union- observed holidays. All deposits may be subject to a hold. You agree that items transmitted using RDA are not subject to the funds availability requirements of Federal Reserve Board Regulation CC. Funds deposited using the services will be available after Belco Community Credit Union receives payment for the funds submitted. Belco Community Credit Union 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 Belco Community Credit Union, in its sole discretion, deems relevant.
- 9. Fees.** This is a free service offered to qualified members. However, any fees can be assessed or added at any time and fees associated with RDA can be found in the Service Charges brochure.
- 10. Disposal of Transmitted Items.** Upon your receipt of a confirmation from Belco Community Credit Union that we have received the image of an item, you agree to store the item for 30 days. 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 Belco Community Credit Union as requested to aid in the clearing and collection process, to resolve claims by third parties with respect to any item, or for Belco Community Credit Union’s audit purposes.
- 11. 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.
- 12. Hardware and Software.** In order to use RDA, you must obtain and maintain, at your expense, compatible hardware and software as specified by Belco Community Credit Union from time to time. (See Belco Community Credit Union.org for current hardware and software specifications.) Belco Community Credit Union is not responsible for any software you may need to use RDA. 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.

- 13. Errors.** You agree to notify Belco Community Credit Union of any suspected errors regarding items deposited through RDA right away, and in no event later than 60 days after the applicable Belco Community Credit Union account statement is sent. Unless you notify Belco Community Credit Union within 60 days, such statement regarding all deposits made through RDA shall be deemed correct, and you waive any claim against Belco Community Credit Union for such alleged error.
- 14. Presentment.** The manner in which the items are cleared, presented for payment, and collected shall be in Belco Community Credit Union's sole discretion subject to the Depository Agreement and Disclosures governing your account.
- 15. Ownership & License.** You agree that Belco Community Credit Union retains all ownership and proprietary rights in RDA, associated content, technology, and website(s). Your use of RDA 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 RDA. Without limiting the restriction of the foregoing, you may not use RDA (i) in any anti-competitive manner, (ii) for any purpose which would be contrary to Belco Community Credit Union's business interest, or (iii) to Belco Community Credit Union's actual or potential economic disadvantage in any aspect. You may use RDA only for business or 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 RDA.
- 16. DISCLAIMER OF WARRANTIES.** YOU AGREE YOUR USE OF RDA 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 RDA 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 SERVICE WILL BE ACCURATE OR RELIABLE, AND (iv) ANY ERRORS IN THE SERVICES OR TECHNOLOGY WILL BE CORRECTED.
- 17. LIMITATION OF LIABILITY.** YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY 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 RDA 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 RDA, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF BELCO COMMUNITY CREDIT UNION HAS BEEN INFORMED OF THE POSSIBILITY THEREOF.
- 18. User warranties and indemnification.** You warrant to Belco Community Credit Union that:

  - a. You will only transmit eligible items.
  - b. Images will meet the image quality standards.
  - c. You will not transmit duplicate items.
  - d. You will not deposit or represent the original item.
  - e. All information you provide to Belco Community Credit Union is accurate and true.

- f. You will comply with this Agreement and all applicable rules, laws and regulations.
- g. You agree to indemnify and hold harmless Belco Community Credit Union from any loss for breach of this warranty provision.

**19. Other terms.** You may not assign this Agreement. This Agreement is entered into in Harrisburg, Pennsylvania, and shall be governed by the laws of the State of Pennsylvania and of the United States. Any dispute resolution proceedings brought hereunder shall take place in or near Harrisburg, Pennsylvania. A determination that any provision of this Agreement is unenforceable or invalid shall not render any other provision of this Agreement unenforceable or invalid.