

PLEASE NOTE: As of 12/10/25, the Mobile Deposit Services were updated.

Credit of Deposits - Upon successful submission of your mobile deposit, your account will be credited. Deposits can be made seven (7) days a week, and crediting will occur as deposits are submitted.

Funds Availability - The total amount of your deposit may not be available immediately.

- For new users, the first \$500 will generally be available upon deposit.
- For existing users, the first \$1,000 will generally be available upon deposit.
- The remaining funds will become available as otherwise described in Section 8 below.

Review and Acceptance - Even if your account is credited, all deposited checks remain subject to internal review. We reserve the right to reject any item that does not meet our requirements. Crediting does not guarantee final acceptance of the check.

Please read below for further details.

Mobile Deposit User Agreement

The following Mobile Deposit User Agreement ("Agreement") contains the terms and conditions for the use of Mobile Deposit that Beginnings Credit Union ("Credit Union", "Us," "We," or "Our") may provide to you ("You," "Your" or "User"). Other agreements You have entered into with Credit Union, including Your Membership Agreement, as amended from time to time, are incorporated by reference and made a part of this Agreement.

Services. The Mobile Deposit Services ("Mobile Deposit" or "Services") are designed to allow You to make deposits to Your eligible account(s) from home or other remote locations by image capture of the checks and delivery of the images and associated deposit information to the Credit Union or Credit Union's designated processor. The Credit Union in its sole discretion determines the type of accounts that are eligible for Mobile Deposit.

1. Acceptance of these Terms. By clicking to accept and by Your use of the Services constitutes Your acceptance of this Agreement. We may amend this Agreement at any time by posting a revised version within the Services or where required by law, providing notice to You. The revised version will be effective at the time it is posted unless a delayed effective date is expressly stated in the revision. Your continued use of the Services will indicate Your consent to be bound by the revised Agreement. Further, the 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 the Services.
2. Limitations of Service. When using the Services, You may experience technical or other difficulties. We will attempt to post alerts on Our website or by any other means deemed appropriate by the Credit Union 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.
3. Hardware and Software. In order to use the Services, You must use a device that allows images to be captured in a compatible format, whether through hardware or software. The use and maintenance of such device, hardware or software, is at Your expense. The Credit Union is not responsible for any third-party software or device that You may need in order to use the Services. Any such software or device is accepted by You at Your discretion as is and is subject to the terms and conditions of such agreement You enter into directly with the third-party provider at time of purchase, download, and installation. Further, You agree to indemnify Credit Union for any claims raised by the use of said third party software or device.

4. Eligibility. For use of this Service, You must meet the qualification requirements deemed by the Credit Union, in its sole discretion. 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.
5. Eligible Items. You agree to image and deposit only "checks" as that term is defined in Reserve Regulation CC ("Reg. CC"). When the image of the check transmitted to Us 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 documents which shall be considered ineligible checks. This list is not all inclusive and We reserves the right to not accept any Item any time for any reason. Unacceptable Items may include the following:
 - 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 any alteration or forgery, which You know or suspect, or should know or suspect, are fraudulent/counterfeit 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 or properly endorsed.
 - Checks that are damaged, altered, unclear, or illegible.
 - 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 Credit Union current procedures relating to the Services or which are otherwise not acceptable under the terms of Your Credit Union account.
 - 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 Mobile Deposit or through a remote deposit capture service offered at any other financial institution.
 - Savings Bonds
 - Checks that are in violation of any or state law, rule, or regulation.
6. Endorsements and Procedures. You agree to legibly endorse any item transmitted through Mobile Deposit with Your signature and with any other endorsement requirement We might have. You agree to follow any and all other procedures and instructions for use of Mobile Deposit as We may establish from time to time. We reserve the right to reject at Our discretion any items that do not follow any established endorsement requirements or other procedures and instructions.
7. Receipt of Items. We reserve the right to reject any Item transmitted through Mobile Deposit at our discretion. 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 notice from Us that the Item was received. Receipt of such notice does not mean that the transmission was error free, complete or will be considered a deposit and credited to Your account. Further, the receipt and acceptance of an Item by Us does not mean that it is considered an eligible Item, or that it is considered valid or paid by the paying financial institution. We reserve the right to charge back to Your account at any time any Item that We subsequently determine

was not an eligible Item or that is returned to Us as unpaid by the paying financial institution. You agree that We are not liable for any loss, costs, or fees You may incur as a result of our charge back of an Item.

8. Availability of Funds. You agree that items transmitted using Mobile Deposit are not subject to the funds availability requirements of Reserve Board Regulation CC. The determination of availability of funds is based on the total of Items submitted and accepted on the same day.

- New Users: In the first thirty (30) days of Your use of the Services, if an image of an Item You transmit through Mobile Deposit is received and accepted the first \$500.00 of funds deposited using Mobile Deposit will generally be immediately available; funds from \$500.01 to \$6,725 will generally be made available in two (2) business days from the day of the deposit; and funds in excess of \$6,725 will generally be made available in four (4) business days from the day of the deposit.
- Existing Users: After thirty (30) days of Your use of the Services, if an image of an Item You transmit through Mobile Deposit is received and accepted, the first \$1,000 of funds deposited using Mobile Deposit will be immediately available; funds from \$1,000.01 to \$6,725 will generally be made available in two (2) business days from the day of deposit; and, funds in excess of \$6,725 will generally be made available in four(4) business days from the day of the deposit.
- Approved Increases: As approved by Us, You may be granted the following increased availability limits: if an image of an Item You transmit through Mobile Deposit is received and accepted, the first \$2,500 of funds deposited using Mobile Deposit may generally be immediately available; funds from \$2,500.01 to \$6,725 may generally be made available in two (2) business days from the day of deposit; and funds in excess of \$6,725 may generally be made available in four (4) business days from the day of the deposit. We, in Our sole discretion, determine eligibility criteria for increased availability limits, which may change from time to time. We also may decrease Your availability limits based on factors as We, in Our sole discretion, deem relevant.

We may make such funds available sooner based upon factors as We, in Our sole discretion, deems relevant. We may also delay the availability of funds based on factors as We, in Our sole discretion, deems relevant with appropriate notification to You as may be required. The availability of funds may also be delayed due to technical or operational issues, system outages, or other difficulties within or beyond Our control. For purposes of this Agreement, business days do not include Saturdays, Sundays, Holidays, and other days that We may be closed for business.

9. Disposal of Transmitted Items. You agree to retain the check for thirty (30) days after submission. At that time, 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 Us upon request.
10. 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 these terms, and We will not be obligated to allow such a deposit at other times. We reserve the right to change these limits at any time without prior notice to You.
11. Presentment. The manner in which the items are cleared, presented for payment, and collected shall be in Our sole discretion subject to Your Membership Agreement governing Your account.
12. Errors. You agree to notify Us of any suspected errors regarding items deposited through Mobile Deposit right away, and in no event later than thirty (30) days after Your account statement is sent. Unless You notify Us within thirty (30) days, such statement regarding all deposits made through Mobile Deposit shall be deemed correct, and You are prohibited from bringing a claim against Us for such alleged error.

13. Errors in Transmission. By using Mobile Deposit You accept the risk that an item may be intercepted or misdirected during transmission. We bear 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 Us using Mobile Deposit must be legible, as determined in Our sole discretion. Without limiting the foregoing, the image quality of the items must comply with the requirements established from time to time by Us, ANSI, the Board of Governors of the Reserve Board, or any other regulatory agency, clearinghouse or association.
15. User Warranties and Indemnification. You warrant to the Credit Union 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 Credit Union is accurate and true.
 - You will comply with this Agreement and all applicable rules, laws and regulations.
 - You are not aware of any factor which may impair the collectability of the Item.
 - You warrant that files submitted by You to the Credit Union do not contain computer viruses or malware
 - You agree to indemnify and hold harmless Credit Union from any loss for breach of this warranty provision.
16. Cooperation with Investigations. You agree to cooperate with Us in the investigation of unusual transactions, poor quality transmissions, and the resolution of any claims. Said cooperation may include, but is not limited to providing, upon request and without any cost to Us, any originals or copies of Items deposited through Mobile Deposit in Your possession and Your records relating to such Items and transmissions.
17. Termination. We may terminate Mobile Deposit Agreement at any time and for any reason. This Mobile Deposit Agreement shall remain in full force and effect unless and until it is terminated by Us. Without limiting the foregoing, this Mobile Deposit Agreement may be terminated if You breach any terms contained herein, if You use Mobile Deposit for any unauthorized or illegal purposes, or You use Mobile Deposit in a manner inconsistent with the terms of Your Membership Agreement or any other agreement with Us.
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 & License. You agree that Credit Union retains all ownership and proprietary rights in the Services, any associated content, technology, and any sites utilized for Digital Banking or mobile app. Your use of the Services is subject to and conditioned upon Your complete compliance with this Mobile Deposit Agreement. Without limiting the effect of the foregoing, any breach of this Mobile Deposit 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 the Credit Union's business interest, or (iii) to the Credit Union's actual or potential economic disadvantage in any aspect. You may use the Services only for non-business, personal use in accordance with this Mobile Deposit 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.

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 SERVICE WILL BE ACCURATE OR RELIABLE, AND (iv) ANY ERRORS IN THE SERVICES OR TECHNOLOGY WILL BE CORRECTED.

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 MTC HAS BEEN INFORMED OF THE POSSIBILITY THEREOF.

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