first community credit union

Digital Banking Agreement

Overview: This Agreement contains important information and guidelines for using First Community Credit Union's (Credit Union) Digital Banking services. These are the current terms of your Digital Banking Agreement with the Credit Union for accessing your accounts and making use of Digital Banking services. Please read this Agreement carefully in its entirety before accessing or using these Digital Banking services. By accessing or using these services, or clicking to submit this agreement, you agree to be bound by all terms and conditions set forth below. This Digital Banking Agreement refers to services as accessed through a personal computer and as accessed through a mobile device using First Community's mobile application. If you do not wish to be bound by these terms and conditions, you may not access or use any Digital Banking services. Each of your accounts at the Credit Union accessed by Digital Banking services will be subject to the terms of your Membership and Account Agreement and/or your Loan Agreement and disclosures, as applicable. Please print or save a copy of this Agreement and retain it for your records. You may review this agreement anytime within Digital Banking.

Terms of Use

System Requirements: You are responsible for the installation, maintenance and operation of your personal equipment used to access your account. The Credit Union will not be responsible for any errors or failures involving your devices. The Credit Union is not responsible for any errors or failures involving any cellular service, Wi-Fi service, Internet service, Mobile Applications or Mobile Website installation or malfunctions of your mobile device and/or related equipment. Please be aware that modifications to services in the future may require installation of upgrades to your equipment and software.

Personal Computer: If you access the Credit Union's Digital Banking service with a personal computer, you will need a computer, modem and a web browser. Supported web browsers include Google Chrome, Mozilla Firefox, Microsoft Edge, or Apple Safari. At a minimum, you must be using one of the previous three versions of these web browsers. Web browser requirements may change from time to time, please contact us for the latest version. Your computer system must include and support 128-bit encryption.

Mobile Devices: To access the Credit Union's Digital Banking service, you must have a web-enabled phone device with a network that allows Secure Socket Layer (SSL) traffic. Information sent to mobile devices is not encrypted and may contain sensitive account information that may be viewable to others. You agree that if you have any problems with the mobile application, you will contact us directly. You are responsible for any usage charges from your wireless carrier that may apply to your mobile device. You are responsible for the security of your device, including using up-to-date software and applications and internet security software.

Email Address: A valid email address is necessary for certain functions within Digital Banking. You are responsible for notifying the Credit Union of any changes to your email address. Failure to do so may result in the inability to perform some functions within Digital Banking. The Credit Union may not immediately receive email communications that you send, and the Credit Union will not act based on the email that you may send until the Credit Union has a reasonable opportunity to act.

Retain the Information: To retain a copy of a requested file, your system must have the ability to either download or print Portable Document Format or "PDF" files.

Access Credentials*:* You must use your member number to enroll in Digital Banking. Upon initial login to Digital Banking, you will be required to set up a Login ID and password ("access credentials"). Following enrollment, your Login ID and password will be used as access credentials to access your accounts. You will be sent SMS or voice codes to log in to your account; Security Access Codes (SACs) are sent directly to your registered phone number via text or automated call for the number on file.

One Login for All Accounts: Following enrollment in Digital Banking, each user will see the accounts on which they have ownership. For this reason, each owner of a credit union membership should set up their own access credentials for Digital Banking. For example, if you have two memberships at the credit union, both with a savings and a checking account, you will see all four deposit accounts with one Digital Banking login. If you are joint on a checking account with another person, you

will also see this account when you log in. If you have a joint owner on one membership, but not the other, the joint owner will only see the accounts on which they are an owner using their own Login credentials.

Member Contact Information*:* It is your sole responsibility to ensure that the contact information in your user profile with the Credit Union is current and accurate. This contact information includes, but is not limited to addresses, phone numbers and email addresses. Changes to your contact information may be made within Digital Banking or by contacting us. We are not responsible for any payment processing errors or fees incurred by you if you do not provide accurate account or contact information.

Member Liability*:* You agree not to disclose or make access credentials available to anyone not authorized to sign on your account(s). If you fail to maintain the security of your access credentials, we may terminate your Digital Banking privileges. The Credit Union is not responsible for unauthorized disclosure of your access credentials by you or unauthorized use of Digital Banking services by a person utilizing your access credentials. You are responsible for all transactions you authorize using Digital Banking services under this Agreement. If you permit other persons to access your Digital Banking account or password, you are responsible for any transactions they authorize or conduct on any of your accounts. If you believe your access credentials have been lost or stolen, or that someone has used Digital Banking to access your account without authorization, call us immediately or visit any branch during normal business hours. You may call 855-328-2441 immediately to report lost or stolen access credentials. Outside of business hours, please immediately log into your account and change your access credentials (Login ID and password).

Prohibited Use: As a condition of using Digital Banking services, you will not use Digital Banking services for any purpose that is unlawful or not permitted, expressly or implicitly, by the terms of this Agreement, your Membership and Account Agreement, or by any applicable law or regulation. You further warrant and represent that you will not use Digital Banking services in any manner that could damage, disable, overburden, or impair Digital Banking services or interfere with any other party's use and enjoyment of Digital Banking services. You agree that these warranties and representations will remain in full force and effect even if this Agreement terminates for any reason.

Notices: The Credit Union may amend the terms of this Agreement from time to time. You will be notified of any amendments that affect your rights or obligations. The Credit Union reserves the right to change the terms and conditions upon which this service is offered. The Credit Union will notify you at least twenty-one (21) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

Consent to Emails and Automated Text Messages: To utilize Digital Banking, you represent that you are the owner of the email address, mobile phone number and/or home phone number provided for access to this service, or you have delegated authority to act on behalf of the owner of the email, mobile or home phone number provided. You consent to receive emails, text messages and voice calls from the Credit Union, related to this service. You agree that the Credit Union may use automatic telephone dialing systems in connection with text messages or voice calls sent to any phone number provided. You are responsible for any fees or charges from your wireless carrier for any related data, text or other messaging services. Please check your mobile service agreement for details and any fees. You must immediately notify us if you surrender, deactivate or change the email or phone numbers provided. You may unenroll in text messaging by replying STOP to opt out.

Electronic Communications and Disclosures: Digital Banking services are electronic, internet based or mobile application services. Therefore, you understand and agree that this Agreement will be entered into electronically. In addition, any amendments or modifications to this Agreement as well as communications, transaction verifications, and notices associated with the service may be provided electronically. While the Credit Union may provide communications in paper form, it is under no obligation to do so. Under regulations set by the National Credit Union Administration and other federal and state regulators, you are entitled to receive certain disclosures, which include (a) disclosures covered under the Truth in Savings Act, the Truth in Lending Act, the Fair Credit Reporting Act, the Electronic Funds Transfer Act, and any other current or future Federal and State statues that may be enacted or amended; (b) privacy notices; (c) and change in terms notifications. When

available, these will be given to you in electronic form. By agreeing to Digital Banking services, you agree to receive certain email communications for the functionality and security of the account. You should print or save a copy of each disclosure delivered, read it carefully and retain it for your reference.

Digital Banking Availability: Digital Banking services are generally available seven (7) days a week, 24 hours a day; however, Digital Banking may be unavailable from time to time for routine software and hardware maintenance or due to unscheduled down time.

Indemnification: You agree to indemnify, defend and hold harmless First Community Credit Union, our affiliates, partners, officers, directors, employees, consultants and agents from any and all third party claims, liability, damages and/or costs (including, but not limited to, attorney's fees) arising directly or indirectly from: (a) your use of Digital Banking services; (b) our reliance on the information, instruction, license and/or authorization provided by you under or pursuant to this Agreement, (c) your negligence or intentional conduct; (d) your violation or breach of the terms under this Agreement including, but not limited to, any breach which results in the unauthorized and/or non-permissible use of information obtained from the Credit Union's Digital Banking service; and/or (e) your infringement, or infringement by any other user of your account(s) at our website, of any intellectual property or other right of any person or entity.

Third-Party Web Links: Links to third-party sites are available in Digital Banking. First Community Credit Union does not provide, and is not responsible for, the product, service, overall website content, security, or privacy policies on any external third-party sites.

Termination: The Credit Union may terminate this Agreement and your use of Digital Banking services at any time, for any reason. Without limiting the forgoing, if you or any authorized user of your access credentials for Digital Banking breaches this or any other agreement with us; or if we have reason to believe that there has been an unauthorized use of your account; or if you do not access Digital Banking and there has been no activity on any of your accounts through the service for a period of 180 days, we reserve the right to deactivate or terminate your access to Digital Banking services. You or any other party to your account can terminate this Agreement by notifying the Credit Union by telephone or in writing. Call 855-328-2441 or write to First Community Credit Union, Digital Banking Services, 200 N Adams St, Coquille, OR 97423 with your request. Termination of service will be effective the first business day following receipt of your notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

Services Offered Through Digital Banking

- Transfer funds between your savings, checking, money market and loan accounts, as allowed, including loan and Visa payments.
- Transfer funds to accounts of other members, including other accounts linked to your account that you authorized.
- Transfer funds to other financial institutions.
- eStatements - Receive statements electronically.
- Account Alerts - Receive text or email notifications of account balance changes, loan due dates, transaction information, updates to your account, deposits made, checks clearing and changes to your access credentials.
- Bill Pay - Make payments, add new payees, and view bill payment history.
- "Make Cents" - A round-up savings tool.
- Review account balances, transaction history and tax information for any of your accounts, including other accounts linked to your account that you authorized.
- Review information on your loan account including due dates, finance charges, interest rate, and balance information.
- Document Portal - Upload or retrieve documents.
- Secure Messaging Center - Communicate with the Credit Union.
- View images of the checks you write and deposit.
- Order checks.

- Export Data to Excel, Intuit or Quicken.
- Set up Text Banking in order to receive account information via text message on your mobile device.
- Open new certificates, savings and money market accounts.
- Place stop payments on outstanding checks.
- Find ATMs and Branches located near you.
- Authorize access for another user on business accounts.
- Personal Financial Management - A tool for helping you stay on track with your budget.
- Bill Switch - Seamlessly move recurring bills and subscriptions over to a First Community account.
- Direct Deposit Switch - Quickly set up or transfer direct deposits to your First Community account.
- Track your FICO score.
- Zelle Transfer Service - Send and receive money directly between U.S. financial institution accounts
- Mobile Banking – Access Digital Banking services on your mobile device.
- Mobile Deposit – Deposit checks through the mobile app.

Description of Services Offered Through Digital Banking

Transfers: You may make funds transfers to your other accounts; however, your ability to transfer funds between certain accounts may be limited by federal law, as stated in your Membership and Account Agreement, Loan Agreement and the Credit Union's Funds Availability Policy. Fees and charges may apply. The Credit Union reserves the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. The Credit Union may set other limits on the amount of any transaction and you will be notified of those limits. You are responsible for verifying any transfers or bill payment activity.

Transfers to Other Institutions: Transfer funds between your accounts at First Community Credit Union and your accounts at other financial institutions using the ACH network.

Funds Transfer: First Community Credit Union is authorized to transfer funds between accounts at First Community Credit Union and your accounts at other financial institutions, per your instructions provided through Digital Banking, and, if necessary, make adjustments for any errors or returned items. First Community Credit Union will be responsible for the transfer of funds in accordance with this authorization. Once a transfer is made to another financial institution, First Community Credit Union will have no further responsibility or liability for the deposit or withdrawal of funds. You understand and agree that due to circumstances beyond the control of the Credit Union, including the funds availability policies of other financial institutions, some transfers may take longer to post to your account. Transfers scheduled to be withdrawn when sufficient funds are not available in your account to cover the transfer may result in fees as outlined in the Membership and Account Agreement and transfers may not be delivered. We reserve the right to refuse to process payment instructions that reasonably appear to us to be incomplete, fraudulent or erroneous.

Delivery of Transfers: Delivery of Transfers to Other Institutions may take up to three (3) business days from the Withdrawal Date. Deposits originating from other financial institutions may take up to five business days to post to your account. Please be certain you have allowed adequate time for your funds to arrive and post to your account.

Cancellation of Payments: You may cancel or edit your one-time and recurring Transfers to Other Financial Institutions under certain circumstances by following the instructions provided. If you discover an error in or want to change the instructions (i.e., payment date or payment amount) for a Transfer to Other Institution that you have already scheduled for transmission, you may electronically edit or cancel your transfer request through Digital Banking. Your cancellation or change request must be entered and transmitted through Digital Banking before 10:00pm Pacific Time on the day the transfer is scheduled to be sent. If your request is not entered timely, your transfer may be sent. Once your transfer is processed by the Credit Union it cannot be stopped by you electronically.

Limitations: Transfers to Other Financial Institutions are subject to limitations. The number and total dollar amount of transfers authorized for your account may be limited by the Credit Union. The origination of ACH transactions to and from your account must comply with U.S. law. You must be authorized to conduct transactions on all accounts involved in the transfer.

eStatements: eStatements are a convenient way to receive statements electronically. By signing up for the eStatement service, you agree to receive your account statements, credit card statements, disclosures and notices electronically. Paper statements will no longer be mailed to you. eStatements are voluntary and you may withdraw at any time, fees may apply. You may cancel and terminate your eStatements at any time by un-enrolling through Digigal Banking, or by notifying the Credit Union in person, by email, or by phone. The Credit Union may terminate this service at any time by giving you advance notification. Review full eStatement disclosures when you enroll.

Account Alerts: You may set up Account Alerts to receive text alerts for your mobile device and/or email alerts to receive notification of account balance changes, loan due dates, transaction information, updates to your account, deposits made and checks clearing. You must follow the section in Terms of Use titled Consent to Emails and Automated Text Messages.

Bill Pay: Bill Pay may be used to make payments to individuals, creditors or merchants designated by you, and approved by the Credit Union.

Account Designation: When you sign up for bill pay, you will need to designate an account at the Credit Union as your bill payment account. You authorize us to process bill payments from your designated account. You may use bill pay to initiate two different types of payment transactions:

1. One-time payments are payments you schedule to process only once (payments to merchants that vary in amount from payment to payment). You may schedule a payment at any time in advance of the withdrawal date. The payment will be initiated on the withdrawal date, except when the withdrawal date falls on a Saturday, Sunday or Federal holiday. In this case, the payment will be initiated on the following business day.

2. Recurring payments are payments you designate to occur on a specified regular basis (such as fixed monthly mortgage payments). You may designate a start date (first process date) and number of occurrences for your recurring payments or set the recurrence to process indefinitely. Recurring transactions will be processed on the specified process date, except when the withdrawal date falls on a Saturday, Sunday or Federal holiday. In this case, the payment will be initiated on the following business day.

Payees: There is no limit to the number of payees you may have or the number of payments you may schedule. You need to provide the name and address of the payee (merchant you wish to pay), your account number with the payee, and any other information required to properly debit your account with us and credit your account with the payee. Payees must be located in the United States, Guam, US Virgin Islands or Puerto Rico. We reserve the right to refuse to make payments to certain persons or companies.

Payment Processing: First Community Credit Union will attempt to process and complete bill payments on your selected withdrawal date. You understand and agree that due to circumstances beyond the control of the Credit Union, including delays by the payee and payee's banks or agents in the handling and posting of electronic payments to your account that some electronic bill payments may take longer to be posted to your account. When we receive an electronic notification from you containing bill payment instructions, we will remit funds to the payee from the funds in the account that you select on the date that you have instructed such funds to be sent. Payments will be withdrawn from your account at approximately 1:00pm (Pacific Time) on the day they are scheduled to be sent. Payments scheduled to be withdrawn when sufficient funds are not available in your account to cover the payment may result in fees as outlined in the Membership and Account Agreement and the payment may not be sent. We reserve the right to refuse to process payment instructions that reasonably appear to us to be incomplete, fraudulent or erroneous.

Bill payments will be sent either electronically or by check, if the payee is not set up to receive electronic payments. Payments will be sent electronically whenever possible. You are responsible for adjusting your withdrawal date to address the timing of payments to your payees as appropriate based on the payment type.

Delivery of Payments: Delivery of electronic payments may take up to three (3) business days from the Withdrawal Date. Check payments will be sent via the United States Postal Service and may take five (5) to ten (10) business days from the Withdrawal Date to reach and be processed by your payee. Please be certain to allow adequate time for your payment to arrive by your due date.

User Responsibility: It is your responsibility to schedule your bill payments in such a manner that your obligations will be paid on time. You should enter and transmit your bill payment instructions at least ten (10) business days before a bill is due. You assume full responsibility for any late payments, finance charges that may be imposed, or other actions taken by a payee as a result of a late (or unpaid) payment(s).

Cancellation of Payments: You may cancel, edit or place a stop payment on your one-time and recurring bill payment instructions under certain circumstances by following the instructions provided. A stop payment fee will be charged for each Bill Pay stop payment order you provide; however, fees may be waived through process requests, please refer to the Fee Schedule in the Membership and Account Agreement for each such item. If you discover an error in or want to change a payment instruction (i.e., payment date or payment amount) for a bill payment that you have already scheduled for transmission, you may electronically edit or cancel your payment request through the Bill Pay service. Your cancellation or change request must be entered into and transmitted through the Bill Pay service before 11:00am (Pacific) on the Withdrawal Date. If your request is not entered timely, your payment may be sent. Once your payment is processed by the Credit Union it cannot be stopped by you electronically.

Limitations: Bill payments is subject to the limitations on transfers from share, savings, and money market accounts. You agree not to make any payments to any address outside of the United States or United States Territories. There is no limitation on the number of electronic bill payments that may be authorized. When you initiate a Bill Pay payment, you authorize us to transfer funds to make the payment from your designated account, or to issue a check payment from your account on your behalf. Payments will be sent electronically whenever possible.

Termination: You agree that we may terminate this Agreement and your bill pay service if you breach this or any other agreement with us, or if we have reason to believe that there has been unauthorized use of your accounts or access credentials, or for any other reason permitted by law. You and any other party to your account can terminate this Agreement by notifying us in writing. Termination of service will be effective on the first business day following receipt of your written notice. However, termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for services initiated prior to termination. If you terminate, you authorize us to continue making transfers and payments you have previously authorized until such time we have had a reasonable opportunity to act upon your notice of termination. If we terminate this service, we reserve the right to make no further transfers or bill payments you have authorized.

Make Cents: Make Cents is a round-up savings tool available in Digital Banking that members may use to set up automatic transfers from their checking account to a designated savings account. Members choose the dollar threshold at which transfers will be made. Debit card transactions ending in the threshold ("threshold transactions") will be rounded up to the nearest dollar, with the difference in the purchase price and the next full dollar increment transferred to a savings account. Members may enable and disable the tool at any time through Digital Banking.

Savings and Checking Designations: Members may choose to deposit their savings into any savings account available in the drop-down menu in Digital Banking. IRA and HSA accounts are excluded. All debit card transactions at the chosen threshold occurring on the designated checking account will be rounded up to the nearest dollar.

Transfers: Transfers occur at the end of the day, for threshold transactions occurring that day. One transfer will be made from the checking account to the savings account for all threshold transactions that are posted to the checking account on that day.

Transaction Restrictions: You may access the funds transferred to your savings account in the same manner as you can other funds deposited into the savings account. Savings accounts are subject to the transaction limitations disclosed in the Membership and Account Agreement.

Fees: No fees are charged for the Make Cents round-up savings tool. Transfers will not occur if there are not sufficient funds in your checking account for the transfer. No overdraft or NSF fees will be charged for transfers when there are not sufficient funds in your checking account. Members should account for transfers when determining their available balance for transactions. Overdraft and NSF fees, as disclosed in your Membership and Account Agreement, will apply to account transactions if there are not sufficient funds in your checking account.

Secure Messaging: Communicate directly with the Credit Union through Secure Messaging within Digital Banking. Secure Messaging may not be used to initiate stop payment requests or transactions on your account. The Credit Union may not immediately receive Secure Messaging communications you send, and the Credit Union will not take action based on Secure Messaging requests until the Credit Union has a reasonable opportunity to act. You may send the Credit Union attachments, securely, using the Secure Message system. Attachment document types are limited. A list of acceptable types is displayed in the Secure Messaging center and is subject to change without notice.

Document Portal: Upload documents upon a Credit Union representative's request through the Document Portal, in a secure manner. Use the Document Portal to review document requests and documents sent to you. The Document Portal may not be used to initiate stop payments or transactions on your account. The Credit Union may not immediately receive documents you send and the Credit Union will not take action based on documents received until the Credit Union has a reasonable opportunity to act. You may upload documents securely, using the Document Portal. Attachment document types are limited. A list of acceptable types is displayed in the Document Portal and is subject to change without notice.

Stop Payment Orders: You may use Digital Banking to place a stop payment on any check drawn upon your checking account that has not cleared. You may request a stop payment by telephone, through Digital Banking, by mail, or in person. We may charge you a fee for each stop payment order you give, please refer to the Fee Schedule in the Membership and Account Agreement for each such item. The stop payment will be effective if the Credit Union receives the order in time for the Credit Union to act upon the order. If the Credit Union recredits your account after paying a check over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer all of your rights against the payee or other holders of the check to us, and to assist us in legal action taken against the payee.

Account Opening: You may open Savings, Certificates and Money Market Shares within Digital Banking. When opening a new share account, you may open an account with a zero balance, transfer funds from another financial institution, or transfer funds from a First Community Credit Union account. All new accounts are subject to the terms of the Membership and Account Agreement and transaction limitations.

Text Banking: You may receive financial information on your mobile device by text message. Text Banking will allow you to request account balances, transfer funds, or lock and unlock your account from your mobile device. To enroll in Text Banking, enroll your device by navigating to the Text Banking tab inside Digital Banking.

Exporting Data: Transfer your financial data from Digital Banking to your device. You can export information from Digital Banking and load it into Quicken® or QuickBooks. The transactions you initiate through this service can be exported into a .QFX, .QBO, or a CSV (Comma Separated Value) file. CSV files can be opened by Microsoft Excel® and other spreadsheet applications.

Zelle Transfer Service: Digital payment network that lets you send and receive money directly between U.S. Financial Institution accounts. You will be asked to agree to the Zelle Terms and Conditions before enrolling in Zelle.

FICO Scores: You may view and monitor FICO scores through Digital Banking, on consumer accounts. No scores will be shown for minors, trust or business account holders. You may opt-out of this service by using the link on the FICO score page.

Mobile Deposit (through the Mobile App): Deposit checks into your account using your mobile device. Within the mobile application, you may deposit paper checks payable to you or any other account owner to your account with the Credit Union by electronically transmitting a digital image of the front and back of the paper check to the Credit Union.

Funds Availability: Deposits made using the Mobile Deposit service are subject to the Credit Union's Funds Availability Policy, which is incorporated into your Membership and Account Agreement. You are responsible for confirming that deposits are received. You may confirm receipt by verifying your deposit has been posted to the appropriate account or by viewing the status of your deposit within the mobile application. Once a deposit is received and posted to your account, the status in history will show as "accepted." Once a deposit is received by the Credit Union, funds will be made available according to the Credit Union's Fund's Availability Policy.

Items for Deposit: Checks drawn on financial institutions located within the United States may be deposited using Mobile Deposit. The check image must meet image quality requirements by the Credit Union, Federal Reserve or any other regulatory agency, clearing house or organization. Checks that cannot be deposited in a Credit Union branch cannot be deposited using Mobile Deposit. Also, Foreign Items, Savings Bonds, Third Party Checks, Remotely Created Checks, Substitute Checks, Checks missing the MICR or other verification information, and checks that do not provide sufficient image quality may not be deposited using the Mobile Deposit. These items may be deposited at a Credit Union branch. You may not deposit any item that has been previously deposited using Mobile Deposit. A Substitute Check is a reproduction of an original check that contains an image of the front and back of the original check and bears a MICR line containing all the information appearing on the MICR line of the original check at the time it was issued. A Remotely Created Check is a check that is not created by the paying bank and does not bear a signature by the person on whose account the check is drawn but is authorized by the account owner.

Endorsement: Checks deposited using this service must be endorsed with a restrictive endorsement indicating it is a mobile deposit at First Community Credit Union. For example, "For Mobile Deposit Only – FCCU" may be used to endorse the deposited item. If your check deposit is not properly endorsed, the deposit may be rejected.

Retention of Paper Check: Do not destroy paper checks until confirmation for the deposit is received. You will receive email confirmation when your deposit is received, and the status of the deposit will change to accepted in the Mobile Deposit history within the mobile application. Upon request from the Credit Union, you will promptly provide the retained paper check to us to aid in the clearing and collection process, or to resolve claims by third parties with respect to any digital image or as the Credit Union otherwise deems necessary. The Credit Union reserves the right to hold matching funds in your account until any issues are resolved.

Returned Deposited Items: You understand and agree that any check deposit that is not paid by a Payor Financial Institution, or is otherwise returned for any reason, will be returned to you and your account will be charged for the return, as explained in the Membership and Account Agreement.

Limitations: First Community Credit Union reserves the right to withhold enrollment or discontinue access for the remote deposit capture service at its discretion. The service is only available to members in good standing who have an active account and Digital Banking service with the Credit Union. Other criteria may be used to determine a member's qualification for the service, at the Credit Union's discretion. Users must have a compatible mobile device with a camera and the ability to install the Credit Union's mobile application to use Mobile Deposit services. The total dollar amount of deposits as well as the number of checks that may be deposited with the service will be limited by the Credit Union.