

TERMS AND CONDITIONS REMOTE DEPOSIT

I. Mobile check deposit

Mobile check deposit enables you to deposit checks to your Credit Union Account(s) via Ukrainian FCU Mobile Banking using an Apple® or Android® wireless electronic device, such as an iPhone®, iPad® or Android tablet or smartphone. An image of the front and back of the physical check, taken using the wireless device is transmitted to the Credit Union via the Ukrainian FCU Mobile Banking application and processed for deposit into your account. Following your deposit, we will send you an email confirmation of your deposit to the email address we have for you on record. You must keep the physical check for 30 days and then securely destroy it. For Ukrainian FCU Mobile Banking check deposits, you must be a member of the Credit Union for at least 30 days. Deposits made via Ukrainian FCU Mobile Banking will be made available according to our Funds Availability Policy. Daily deposit limit is \$2,500.00, not to exceed \$20,000.00 per month per account holder.

If you make a deposit using Ukrainian FCU Mobile Banking up to 4:00P.M. EST on a business day that we are open and your Ukrainian FCU Mobile Banking deposit is accepted we will consider that day to be the day of your deposit. However, if you make a deposit using Ukrainian FCU Mobile Banking after 4:00P.M. EST or on a day we are not open, we will consider the deposit was made on the next business day we are open.

This service is available only for deposits to your Credit Union Checking, Savings and Money Market Accounts. Deposits to Share Certificates, Individual Retirement Accounts (IRAs), and loan payments are not permitted. If a deposit is rejected or not accepted because it cannot be processed, you will receive an email notification stating the reason the check cannot be deposited via Ukrainian FCU Mobile Banking.

In order for a check to be accepted and processed using Ukrainian FCU Mobile Banking it must:

- Be an original paper check;
- Be payable to you and endorsed by all payees;
- Be payable in U.S. dollars;
- Be payable at a financial institution in the United States
- Be dated within six (6) months prior to the date of the deposit
- Be legible and in good physical condition; and
- Must not have already been deposited and credited to a payee.

You agree that, once you have deposited a check using Ukrainian FCU Mobile Banking, you will not cash the check nor negotiate, transfer or deliver the check to any other persons or entity, nor deposit the check again at an ATM, in person at a branch (unless we have directed you to do so), at another financial institution or any other means.

Upon review of a deposited check, we may adjust the amount of the deposit to conform to the legal amount of the check as determined by us. Our determination will be considered final and we will notify you by email of such adjustment. You are responsible for accurately photographing the front and aback of the check. A check deposit made using Ukrainian FCU Mobile Banking is subject to the same warranties and a representation as though the physical check was deposited, and is subject to the terms and conditions of your deposit account.

This Agreement is intended to supplement and not to replace other agreements between You and Us relating to Your accounts, including, without limitation, Our Deposit Account Rules. In the event of a conflict between this Agreement and any other Account rules and agreements that apply to Your accounts, this Agreement shall govern and prevail, unless otherwise specified in this Agreement.