

Members Source Credit Union

Remote Deposit Capture Application

End User License Agreement

This Remote Deposit Capture Application End User License Agreement (“**Agreement**”) constitutes a legal agreement between Members Source Credit Union (“**MSCU**”), a credit union organized and existing under the laws of the State of Indiana, its subsidiaries, affiliates, agents and/or licensors, eDOC Innovations, Inc., a Vermont Corporation, (collectively and individually referred as “we” “us” “our”) and you governing your use on various computing devices, including mobile, tablet, or desktop a remote deposit capture application (“**Application**”) for conducting financial transactions provided. Other agreements you have entered into with Members Source Credit Union, including the Account Agreement and Disclosures governing your Members Source Credit Union membership, are incorporated by reference and made a part of this Agreement.

1. DESCRIPTION OF APPLICATION

- (a) Remote Deposit Capture / Mobile Check Deposit is a personal financial information management service that allows you to transmit and deposit checks and other financial instruments through use of the Application provided by us through our online banking services using compatible and supported mobile phones and/or other compatible and supported wireless devices or network devices under your control (the “**Service**”).
- (b) We reserve the right to modify the scope of the Services at any time. We reserve the right to refuse to make any transaction you request through the Service. You agree and understand that the Services may not be accessible or may have limited utility over some networks, such as while roaming.
- (c) Certain fees and limitations may apply or may be changed from time to time. Fees and limitations will be disclosed on the Members Source Electronic Services Agreement and Disclosure which is incorporated by reference.

2. ACCEPTANCE OF THESE 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 or on our website(s) by providing a link to the revised Agreement. Your continued use of the Services will indicate your acceptance of the revised Agreement. Further, MSCU 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. LICENSE AND RESTRICTIONS

- A. Subject to the terms of this Agreement, we hereby grant you a limited, personal, revocable, nonexclusive, non-public licensable, non-assignable, non-transferable, non-resell able license and right to use the Application for the sole purpose of your use of the Service.
- B. You acknowledge and agree that any and all intellectual property rights (the “**IP Rights**”) in the Service and the Application are and shall remain the exclusive property of us. Nothing in this Agreement intends to or shall transfer any IP Rights to, or to vest any IP Rights in, you. You are only entitled to the limited use of the rights granted to you in this Agreement. You will not take any action to jeopardize, limit or interfere with the IP Rights. You acknowledge and agree that any unauthorized use of the IP Rights is a violation of this Agreement, as well as a violation of applicable intellectual property laws. You acknowledge and understand that all title and rights in and to any third party content that is not contained in the Service and Application, but may be accessed through

the Service, is the property of the respective content owners and may be protected by applicable patent, copyright, or other intellectual property laws and treaties.

- C. You agree not to sell, assign, rent, lease, distribute, export, import, act as an intermediary or provider, or otherwise grant rights to third parties with regard to the Application or Service or any part thereof without our prior written consent.
- D. You agree not undertake, cause, permit or authorize the modification, creation of derivative works, translation, reverse engineering, decompiling, disassembling or hacking of the Application, the Service, or any part thereof. You agree not to intercept, capture, emulate, or redirect the communications protocols used by us for any purpose, including without limitation causing the Service or Application to connect to any computer server or other device not authorized by us.
- E. We reserve the right to add or delete features or functions, or to provide programming fixes, updates and upgrades, to the Service or Application. You acknowledge and agree that we have no obligation to make available to you any subsequent versions of the Application. You also agree that you may have to enter into a renewed version of this Agreement if you want to download, install or use a new version of the Service or Application.
- F. We have no obligation whatsoever to furnish any maintenance and support services with respect to the Service or Application, and any such maintenance and support services provided will be provided at our discretion.
- G. You grant to us a nonexclusive, perpetual, non-revocable, royalty free license to use, retain, and share any information transmitted through the Application by you, including, your location, device-based location information, account numbers, name, date, account amount, and endorsements solely for the purpose of providing the Services. This license shall survive termination of this Agreement for such period as necessary for us to provide the Services, comply with the law, or comply with an internal guidelines or procedures.

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 MSCU shall be deemed an “item” within the meaning of Article 4 of the Uniform Commercial Code as adopted in Indiana.

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 or a joint owner.
- B. 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.
- C. Checks or items previously converted to a substitute check, as defined in Reg. CC.
- D. Checks or items drawn on a financial institution located outside the United States.
- E. Checks or items that are remotely created checks, as defined in Reg. CC.
- F. Checks or items not payable in United States currency.
- G. Checks or items dated more than 6 months prior to the date of deposit.
- H. Checks or items prohibited by Members Source Credit Union’s current procedures relating to the Services or which are otherwise not acceptable under the terms of your MSCU account.

5. IMAGE QUALITY

The image of an item transmitted to MSCU using the Services 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 endorse any items transmitted through this service and restrictively endorse them as follows: **“(signature of payee(s)) - For mobile deposit only, MEMBERS SOURCE CREDIT UNION Member #_____”**

or as otherwise instructed by MSCU. You agree to follow any and all other procedures and instructions for use of the Services as Members Source Credit Union may establish from time to time.

7. DISPOSAL OF TRANSMITTED ITEMS

Upon your receipt of a confirmation from MSCU that we have received the image of an item, you agree to prominently mark on the front of the item “**Mobile Deposit (DATE)**” or “**VOID (DATE)**” and to properly dispose of the item after 10 days to ensure that it is not represented for payment. 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 Members Source 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 Members Source Credit Union’s audit purposes.

8. RECEIPT OF ITEMS

We reserve the right to reject any item transmitted through the Services, 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 MSCU that we have received the image. Receipt of such confirmation does not mean that the transmission was error free or complete.

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. Our general policy is to make deposits available immediately, however we reserve the right to delay the availability of funds at our discretion. Checks deposited before 2:30 p.m. Monday through Friday will be available at the start of the next business day (excludes Saturdays, Sundays and holidays) at credit union opening.

10. 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. Maximum deposit amounts and limits are displayed prior to each deposit.

11. RIGHT TO OFFSET; SECURITY INTEREST

MSCU shall have the right to offset any fees or other liabilities arising under this Agreement against the Account without notice to Member. Member grants the Credit Union a security interest in the Account and all of Member’s other accounts with Credit Union, including any present and future principal, interest, dividends, and the proceeds thereof, as collateral security for the performance of Member under this Agreement. In the event Member initiates insolvency or bankruptcy proceedings, Credit Union shall be deemed a secured party for all purposes with respect to the Member’s accounts and all amounts held in the accounts.

12. HARDWARE AND SOFTWARE

In order to use the Services, you must obtain and maintain, at your expense, compatible hardware and software. Members Source Credit Union 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.

13. COMPLIANCE AND INDEMNIFICATION

- A.** You agree to use the products and Service for lawful purposes and in compliance with all applicable laws, rules and regulations. You warrant that you will only transmit acceptable items for deposit and will handle the original items in accordance with applicable laws, rules and regulations.

- a. You agree that you will not engage in any activity directly or indirectly related to the use of the Service that is illegal, fraudulent, or gambling related.
 - b. You acknowledged that you are not now engaged, and will not during the term of this Agreement engage in any business that would result in the Member being or becoming a “money service business” as defined in the Bank Secrecy Act and its implementing regulations.
- B. Any image of a check that you transmit using the Application must accurately and legibly provide all the information on the front and back of the check necessary to process the check, including any required endorsements
- C. You are responsible for any loss or overdraft plus any applicable fees to your Account due to an item being returned.
- D. In the event any item that you transmit for remote deposit that is credited to your account is dishonored, you authorize us to debit the amount of such item from your account plus any applicable fees.
- E. You agree to notify us immediately if you become aware of a possible account breach.
 - a. Disputes will be handled as stated in our Account Agreement and Disclosure.
- F. You agree to notify us immediately if you change your email address, as this is the email address where we will send you notification of receipt of remote deposit items.
- G. You understand and agree that the Services may at times be temporarily unavailable due to the system maintenance or technical difficulties including those of the Internet. In the event that the Services are unavailable, you acknowledge that you can deposit an original check at our branches or by mailing the original check to our financial institution at our then current address. It is your sole responsibility to verify that items deposited using the Services and Application have been received and accepted for deposit.
- H. Processing of transactions may be limited based on our normal hours of operation, or those of third party financial service organizations involved in a transaction.
- I. You make the following warranties and representations with respect to each image of an original check you transmit when utilizing the Application:
 - a. Each image of a check transmitted to us is a true and accurate rendition of the front and back of the original check, without any alteration, and the drawer of the check has no defense against payment of the check.
 - b. The amount, the payee, signature(s), and endorsement(s) on the original check are legible, genuine, and accurate.
 - c. You will not deposit or otherwise endorse to a third party the original item (the original check) and no person will receive a transfer, presentment, or return of, or otherwise be charged for, the item (either the original item, or a paper or electronic representation of the original item) such that the person will be asked to make payment based on an item it has already paid.
 - d. Other than the digital image of an original check that you remotely deposit through the Application, there are no other duplicate images of the original check.
 - e. You have instituted procedures to ensure that each original check was authorized by the drawer in the amount stated on the original check and to the payee stated on the original check.
 - f. You are authorized to enforce each item transmitted or are authorized to obtain payment of each item on behalf of a person entitled to enforce such transmitted item.
 - g. The information you provided remains true and correct and, in the event any such information changes, you will immediately notify us of the change.
 - h. You have not knowingly failed to communicate any material information to us.
 - i. You have possession of each original check deposited using the Application and no one will submit, or has submitted, the original check for payment.

- j. Files and images transmitted to us will contain no viruses or any other disabling features that may have an adverse impact on your network, data, or related systems.
 - k. In the event that you believe there has been an error with respect to any original check or image thereof transmitted for deposit, you will immediately contact us regarding such error or breach as set forth below.
- J. You agree to indemnify and hold us harmless, along with our directors, officers, employees, shareholders, and agents from and against all liabilities, losses, costs, expenses (including reasonable attorney's fees), and damages resulting from: (1) any negligent acts, omissions or willful misconduct by you; (2) your use of the Service and Application; (3) any breach of this Agreement by you; and/or (4) your violation of any law or of any rights of any non-party. The provisions of this section are for the benefit of us and our officers, directors, employees, shareholders, and agents, licensors. Each of these individuals or entities expressly retains the right to assert and enforce those provisions directly against you on its own behalf.

14. TERMINATION

- A. This Agreement and your use of the Service and Application may be immediately terminated if your use of the Application is in a manner that violates any term of this Agreement or any other applicable agreement between you and us.
- B. Upon termination of this Agreement you: (a) acknowledge and agree that all licenses and rights to use the Service and Application shall terminate; (b) will cease any and all use of the Application; and (c) will remove the Application from all computing devices, hard drives, networks, and other storage media in your possession or under your control.

15. LEGAL COMPLIANCE AND EXPORT RESTRICTIONS

You represent and warrant that: (1) you are not located in a country that is subject to a U.S. Government embargo, or that has been designated by the U.S. Government as a "terrorist supporting" country; and (2) you are not listed on any U.S. Government list of prohibited or restricted parties. You also acknowledge that the Service and Application may be subject to other U.S. and foreign laws and regulations governing the export of software by physical or electronic means. You agree to comply with all applicable US and foreign laws that apply to us as well as end user, end-use, and destination restrictions imposed by U.S. and foreign governments.

16. WARRANTY DISCLAIMER

- A. WE CANNOT FORESEE OR ANTICIPATE ALL TECHNICAL OR OTHER DIFFICULTIES RELATED TO THE APPLICATION OR SERVICES. THESE DIFFICULTIES MAY RESULT IN LOSS OF DATA, PERSONALIZATION SETTINGS OR OTHER APPLICATION INTERRUPTIONS. WE ASSUME NO RESPONSIBILITY FOR ANY DISCLOSURE OF ACCOUNT INFORMATION TO NON-PARTIES, THE TIMELINESS, DELETION, MISDELIVERY OR FAILURE TO STORE ANY USER DATA, COMMUNICATIONS OR PERSONALIZATION SETTINGS IN CONNECTION WITH YOUR USE OF THE APPLICATION.
- B. WE ASSUME NO RESPONSIBILITY FOR THE OPERATION, SECURITY, FUNCTIONALITY OR AVAILABILITY OF ANY COMPUTING DEVICE OR NETWORK THAT YOU UTILIZE TO ACCESS THE APPLICATION OR USE SERVICE.
- C. YOU AGREE TO EXERCISE CAUTION WHEN UTILIZING THE APPLICATION ON YOUR COMPUTING DEVICE AND TO USE GOOD JUDGMENT AND DISCRETION WHEN OBTAINING OR TRANSMITTING INFORMATION.
- D. THE SERVICES AND APPLICATION PROVIDED HEREUNDER IS PROVIDED "AS IS," WITH ALL WARRANTIES DISCLAIMED, INCLUDING, ALL EXPRESS OR IMPLIED WARRANTIES, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND ANY SIMILAR WARRANTY WHETHER SAID WARRANTY ARISES UNDER PROVISIONS OF ANY LAW OF THE UNITED STATES OR ANY STATE THEREOF. THERE IS NO REPRESENTATIONS OR WARRANTIES THAT THE SOFTWARE IS FREE OF RIGHTFUL CLAIMS OF ANY THIRD PARTY FOR INFRINGEMENT OF

PROPRIETARY RIGHTS. THE ENTIRE RISK ASSOCIATED WITH THE USE OF THE SERVICES AND LICENSED APPLICATION SHALL BE BORNE SOLELY BY YOU.

- E. THERE IS NO WARRANTY THAT THE SERVICES AND APPLICATION WILL MEET YOUR REQUIREMENTS, THAT ACCESS TO THE SERVICES WILL BE UNINTERRUPTED, TIMELY, SECURE, ERROR FREE, OR THAT ANY DEFECTS IN THE SERVICES AND APPLICATION WILL BE CORRECTED. YOU ACKNOWLEDGE THAT ANY DATA OR INFORMATION DOWNLOADED OR OTHERWISE OBTAINED OR ACQUIRED THROUGH THE USE OF THE SERVICE AND APPLICATION ARE AT YOUR SOLE RISK AND DISCRETION AND WE WILL NOT BE LIABLE OR RESPONSIBLE FOR ANY DAMAGE TO YOU OR YOUR PROPERTY. YOU ACKNOWLEDGE THAT IT IS YOUR RESPONSIBILITY TO FOLLOW PROPER BACKUP PROCEDURES TO PROTECT AGAINST LOSS OR ERROR RESULTING FROM USE OF THE SERVICES AND LICENSED APPLICATION.
- F. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM US SHALL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THIS AGREEMENT.
- G. SOME JURISDICTIONS DO NOT PERMIT THE DISCLAIMER OF CERTAIN IMPLIED WARRANTIES, SO CERTAIN OF THE FOREGOING DISCLAIMERS MAY NOT APPLY TO YOU.

17. LIMITATION OF LIABILITY

- A. IN NO EVENT SHALL WE BE LIABLE TO YOU FOR SPECIAL, INDIRECT, INCIDENTAL, ECONOMIC (INCLUDING, BUT NOT LIMITED TO LOST REVENUES OR LOST PROFITS) OR CONSEQUENTIAL DAMAGES WHETHER ARISING UNDER CONTRACT, WARRANTY, OR TORT (INCLUDING NEGLIGENCE OR STRICT LIABILITY) OR ANY OTHER THEORY OF LIABILITY. OUR TOTAL LIABILITY FOR ANY AND ALL DAMAGES, REGARDLESS OF THE FORM OF THE ACTION, SHALL BE LIMITED AND CAPPED IN THEIR ENTIRETY TO THE GREATER OF FIVE HUNDRED DOLLARS OR THE TOTAL AMOUNT PAID, IF ANY, BY YOU FOR THE LICENSED APPLICATION AND ANY MONTHLY FEES CHARGED TO YOU DURING THE ONE (1) MONTH IMMEDIATELY PRIOR TO THE DATE THAT THE EVENTS GIVING RISE TO THE ACTION OR CLAIM FIRST OCCURRED. THE LIMITATION OF LIABILITY REFLECTS THE ALLOCATION OF RISK BETWEEN THE PARTIES. THE LIMITATIONS SPECIFIED IN THIS SECTION WILL SURVIVE AND APPLY IN ANY AND ALL CIRCUMSTANCES. SOME JURISDICTIONS DO NOT ALLOW CERTAIN LIMITATIONS OF LIABILITY, SO CERTAIN OF THE FOREGOING LIMITATIONS MAY NOT APPLY TO YOU.
- B. NOT WITHSTANDING ANYTHING TO THE CONTRARY IN THIS AGREEMENT, LIABILITY FOR ERRORS WITH RESPECT TO DATA TRANSMITTED OR PRINTED BY THE CREDIT UNION SHALL BE LIMITED TO CORRECTING THE ERRORS. CORRECTION SHALL BE LIMITED TO REPRINTING AND/OR RE-PRESENTING SUBSTITUTE CHECKS OR ELECTRONIC ITEMS TO THE PAYOR FINANCIAL INSTITUTION.

18. NOTICES/CONTACT INFORMATION

All communication with us should specify your name and Account information. Our contact information is as follows: **Members Source Credit Union, 8580 Virginia Street, Merrillville, IN 46410**. All notices from you must be made in writing. Legal notice to us shall be effective when directed to our Legal Department and received at our address.

19. GENERAL INFORMATION

- A. The laws of the State of Indiana and applicable provision of federal law, excluding its conflicts-of-law rules, govern this Agreement.
- B. If any part of this Agreement is held invalid or unenforceable, that portion shall be construed to reflect the parties' original intent, and the remaining portions shall remain in full force and effect.
- C. The failure of us to exercise or enforce any right or provision of this Agreement shall not constitute a waiver of such right or provision.
- D. You agree not to transfer or assign this Agreement or any of your rights under this Agreement. Any purported transfer or assignment by you in violation of this section is void. Subject to the foregoing, this Agreement shall be binding on and inure to the benefit of the parties, their successors, permitted assigns and legal representatives.

- E. The provisions of this Agreement relating to intellectual property ownership, restrictions on use, disclaimers of warranties, limitations of liability and indemnification shall survive termination or expiration of this Agreement for any reason.
- F. The section titles in this Agreement are for convenience only and have no legal or contractual effect.
- G. Any controversy or claim arising out of or relating to this Agreement is to be resolved by arbitration. The arbitration is to be administered by the American Arbitration Association and is to be conducted in accordance with the Commercial Arbitration Rules of the American Arbitration Association. The arbitration is to be held before a panel of three arbitrators, each of whom must be independent of the parties. No later than 15 days after the arbitration begins, each party shall select an arbitrator and request the two selected arbitrators to select a third neutral arbitrator. If the two arbitrators fail to select a third on or before the 10th day after the second arbitrator was selected, either party is entitled to request the American Arbitration Association to appoint the third neutral arbitrator in accordance with its rules. Before beginning the hearings, each arbitrator must provide an oath or undertaking of impartiality. Either party may seek from any court having jurisdiction any interim or provisional relief that is necessary to protect the rights or property of that party. By doing so, that party does not waive any right or remedy under this Agreement. The interim or provisional relief is to remain in effect until the arbitration award is rendered or the controversy is resolved. The arbitrators are to have no authority to award punitive damages or other damages not measured by the prevailing party's actual damages, and may not, in any event, make any ruling, finding or award that does not conform to the provisions of this Agreement. Any arbitration proceeding under this Agreement must be commenced no later than two years after the controversy or claim arose. Failure to commence in a timely arbitration proceeding constitutes both an absolute bar to the commencement of an arbitration proceeding with respect to the controversy or claim, and a waiver of the controversy or claim. The arbitrators are to interpret all controversies and claims arising under or relating to this Agreement in accordance with the laws set forth in Section 9(a). The arbitration is to be conducted in Indiana. Each party shall submit to any court of competent jurisdiction for purposes of the enforcement of any award, order or judgment. Any award, order or judgment pursuant to arbitration is final and may be entered and enforced in any court of competent jurisdiction.