



## Mobile Check Deposit Disclosure

NorthPark Community Credit Union (the "Credit Union") will provide a service to enable members to process checks and items, as that term is defined, through a mobile device ("NorthPark Mobile Check Deposit").

Please read this Disclosure and the Mobile Check Deposit Agreement (the "Mobile Check Deposit Agreement") carefully before using the service.

### **PLEASE READ CAREFULLY BEFORE ACCESSING NORTHPARK MOBILE REMOTE CHECK DEPOSIT SERVICE**

By accessing or using the services, you agree to be bound by the terms and conditions of the Mobile Deposit Agreement. You may obtain an additional copy of the Mobile Deposit Agreement upon request.

If you do not wish to be bound by the terms and conditions of the Mobile Check Deposit Agreement, you may not access or use the NorthPark Mobile Check Deposit service.

### **Other Agreements**

You agree that, when you use NorthPark Mobile Check Deposit, you remain subject to the terms and conditions of your existing agreements with NorthPark Community Credit Union. Except as expressly otherwise stated herein, this agreement does not amend or supersede any of those agreements. Those agreements may provide for fees, limitations and restrictions which might impact your use of NorthPark Mobile Check Deposit (such as data usage for text messaging charges imposed on you by your mobile service provider for use of or interaction with NorthPark Mobile Check Deposit.). You are responsible for all such fees, limitations and restrictions.

### **Mobile Deposit**

NorthPark Mobile Check Deposit is designed to allow you to make withdraws based on your deposits to your checking or savings account from home or other remote locations by scanning checks and delivering the images and associated deposit information to the Credit Union or the Credit Union's designated processor.

Use of NorthPark Mobile Check Deposit Service, and all transactions you prefer using NorthPark Mobile Check Deposit are covered by the terms and conditions of the Electronic Funds Transfer (Regulation E), and the Disclosures in the Mobile Check Deposit Agreement.

The NorthPark Mobile Check Deposit Service is available at the sole discretion of the credit union. As a general rule, this service will not be available until after at least 60 days of account activity and may be discontinued at any time the credit union deems necessary.

### **Terms Defined**

Except as provided in the Mobile Check Deposit Agreement, all terms not defined in this Disclosure are defined in Federal Reserve Board Regulation CC (12 C.F.R Part 229).

### **Permitted NorthPark Mobile Transfers**

Transactions by NorthPark Mobile Check Deposit are subject to terms and limitations disclosed in the Mobile Check Deposit Agreement., the Credit Union's Available Funds Policy, Fee Schedule, and your loan agreement. You may transfer or withdraw up to the available balance in your account at the time of the transfer, except as limited under the Mobile Check Deposit Agreement or loan agreements. We reserve 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. We may process transfers that exceed your available balance at our discretion. If we process the transfer, unless your overdraft protection is provided by agreement, you agree to cover any overdraft amount plus any applicable fees. We may limit the type, frequency and amount of transfers for security purposes and may change or impose the security limits without notice, at our option. You agree to confirm the completion of each transfer in your account balance and transaction history before withdrawing transferred funds.

### **Unacceptable Items for Deposit**

You may deposit only checks as that term is defined in Regulation CC and agree that you shall not use NorthPark Mobile Check Deposit to scan and deposit any items precluded by the terms of Regulation CC or Mobile Check Deposit Agreement.

### **User Access Responsibility**

In order to access NorthPark Mobile Check Deposit, you will need the following:

- Internet access
- A valid e-mail address
- A computer and internet browser which supports 128-bit encryption
- A mobile device

### **E-Mail Address Changes**

It is your responsibility to provide us with your correct contact information, including your e-mail address. You should advise of any changes immediately. You are able to update all contact information through your online banking multi-factor authentication access.

### **Acceptance of terms**

Your use of the NorthPark Mobile Check Deposit Service constitutes your acceptance of the Mobile Check Deposit Agreement. The Mobile Check Deposit Agreement is subject to change from time to time. Your continued use of the NorthPark Mobile Check Deposit Service will indicate your acceptance of any such changes to the NorthPark Mobile Check Deposit Disclosure and the Mobile Check Deposit Agreement.

NORTHPARK COMMUNITY CREDIT UNION