

Wyrope Williamsport Federal Credit Union

1536 Riverside Drive

S Williamsport PA 17702

570-323-5188

www.wyrope.org

Enrollment and Ongoing Online Banking Requirements

To Enroll Online (All items must match):

1- First Name

2- Last Name

3- *Email Address (Must be on file already with the Credit Union)*****

4- *Member Number (Only Primary Member may enroll online)*****

5- Social Security Number

6- Date of Birth

7- Zip Code

Ongoing Requirements:

Account Remaining in Good Standing

Valid Email Address

Valid Physical and/or Mailing Addresses

Keeping login information confidential

Any other eligibility stipulations listed below

If you do not meet all of the requirements you may not enroll online and must complete the Online Banking Enrollment Form by clicking: <https://www.wyrope.org/services/forms/>

Mobile Deposit User Agreement

This Mobile Deposit User Agreement (“Agreement”) contains the terms and conditions for the use of Wyrope Williamsport Federal Credit Union Mobile Deposit services. Please read this disclosure and agreement completely and retain them with your personal records. By using or allowing another person to use, the Mobile Deposit services offered by Wyrope Williamsport Federal Credit Union, you are agreeing to be bound by the terms and conditions of this disclosure and agreement. In this disclosure and agreement, “you” and “your(s)” refer to the member, and the terms “we”, “us”, “our(s)” and “Credit Union” refer to Wyrope Williamsport Federal Credit Union.

Services:

Wyrope Williamsport Federal Credit Union's Mobile Deposit services ("Services") are designed to allow you to remotely deposit paper checks from your mobile device to your Credit Union account by electronically transmitting a digital image of the paper check to the Credit Union.

Eligibility Limitations:

You may not be eligible or continue to be eligible for these services if any of the following apply:

- Your account is frozen for any reason including, but not limited to, fraud;
- You have mishandled these services or your account;
- You have not notified the Credit Union of a change of address or email address and/or we have received returned mail for you;
- You have defaulted on any agreement with the Credit Union including, but not limited to, an account agreement, or a loan agreement; or
- Your account has been opened 90 days or less (Remote Deposit)

Acceptance of these Terms:

Each person "signer" who completes the mobile enrollment form to use the Mobile Deposit Service and/or enters their user name and password agrees to be bound by the terms, and conditions of this Disclosure and Agreement. Your use of the Services constitutes your acceptance of this Agreement. This Agreement is subject to change at any time. We will notify you of any material change via e-mail, text message, or on our website by providing a link to the revised Agreement. Your continued use of the Services will indicate our consent to be bound by the revised Agreement.

System Requirements:

To use the Service, you must meet the following criteria:

- You must have a smart phone with an enabled camera and service plan that includes data and Internet access. Third party fees may apply for data and Internet access. Contact your smart phone device carrier for additional information.
- You must have the Credit Union Mobile Application installed on your smart phone device. The "Wyrope To Go" Mobile application can be downloaded from your device's application store. The Operating System version must be compatible with the latest version of the application as determined by your device's application store.
- You must be enrolled in the Mobile Deposit Service.

Service and Maintenance:

From time to time, the Credit Union may disable the Mobile Banking and Mobile Deposit Services without prior notice for scheduled maintenance and upgrades to the system.

Fees:

There are no fees for using the Mobile Deposit Service.

Cut-Off Time and Credit To Your Account:

Deposits received prior to 3:00 p.m. Eastern Standard Time (EST) on a Monday through Friday (excluding legal holidays) will be credited to your account on the same business day. Deposits received after 3:00 p.m. EST or on any day the Credit Union is not open, including legal holidays, will be credited on the next business day.

Funds Availability:

It is our policy to make the first \$225.00 in funds from an image of an item you submit through the Service available to you immediately. The remainder of your funds will be available on the second (2nd) business day after we receive your deposit. If we are not going to make all of the funds from your deposit available on the second (2nd) business day, we will notify you after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available. In some cases we may approve the waiver of the hold based on member deposit history as well as other criteria. A returned Mobile Deposit on a member account may result in longer holds being placed on deposits.

Endorsements and Procedures:

You agree to endorse the item being transmitted through the Services as "For Mobile deposit only, account # _____ and sign your name. You agree to follow any and all other procedures and instructions for use of the Service as the Credit Union may establish from time to time.

You must provide the Credit Union a complete, legible and accurate image of the front of the check showing the name of the drawer/payor and signature(s), the paying bank's pre-printed information, MICR encoded information, the name of the payee and the payment amount information.

Deposit Limitations:

All deposits are subject to later verification by us. We may return or refuse to accept all or any part of a deposit to your Account using the Service at any time and will not be liable for doing so even if such action causes checks or other debits to your Account to be dishonored and returned.

The current individual item dollar limit is \$1500.00. There is no daily or monthly statement cycle limit on the number of items, as long as the respective dollar limit is not exceeded.

The following are examples of items not accepted for deposit through the Mobile Deposit Service (this list is not exhaustive):

- Items made payable to a third party (i.e., any person or entity not a party to the account)
- Items displaying a “non-negotiable,” “void,” or similar notation or watermark
- Items containing evidence of alteration or other indicators that call into question either the authenticity or the item or your authority to negotiate it.
- Items dated more than six (6) months prior to the date of deposit
- Items previously converted to a substitute check or items that are remotely created checks as defined by Regulation CC.
- Item issued by or payable through a financial institution in a foreign country.
- Items not payable in United States Currency.
- Items with incomplete or illegible information
- Items that are savings bonds
- Items payable jointly, unless deposited into an account in the name of all payees.
- Items with any endorsement on the back other than that specified in this agreement.
- Items that have previously been submitted through the Service or through a remote deposit capture service offered at any other financial institution.
- Items that have previously been deposited or negotiated in any way via any method at Wyrope Williamsport Federal Credit Union or any other financial institution.

Disposal of Transmitted Items:

You agree to retain the check for at least sixty (60) calendar days from the date of the image transmission. After 60 days, you agree to destroy the check that you transmitted. You agree to never re-present the item. During the time the retained check is available, you agree to properly handle the check and upon request, promptly provide it to Wyrope Williamsport Federal Credit Union.

Presentment:

The manner in which the items are cleared, presented for payment, and collected shall be in Wyrope Williamsport Federal Credit Union’s sole discretion subject to the agreements governing your account.

Errors:

You agree to notify Wyrope Williamsport Federal Credit Union of any suspected errors regarding items deposited through the Services immediately, and in no event later than 30 days after the applicable Wyrope Williamsport Federal Credit Union account statement is sent. Unless you notify Wyrope Williamsport Federal Credit Union within 30 days, such statement regarding all deposits made through the Services shall be deemed correct, and you are prohibited from bringing a claim against Wyrope Williamsport Federal Credit Union for such an alleged error.

Member Responsibilities:

You are solely responsible for:

- Transmitting to the Credit Union a complete, accurate, and legible image of the front and back of the original check without any alteration.
- Paying any overdraft or NSF fee charged by the Credit Union or any third party as a result of the Credit Union's rejection of any item(s), or for any items returned unpaid
- Ensuring the safekeeping or destruction of the original item for 60 days after the item has been transmitted and deposited electronically.

Member Warranties:

By using the Services, you represent and warrant that:

- The item transmitted is a complete, accurate and unaltered item payable to you, that it originated as a paper item, and that you are legally entitled to negotiate it.
- The original check has not and will not be: (i) deposited, (ii) endorsed to a third-party; or (iii) otherwise negotiated or submitted for payment, after transmitting the digital image through the Service
- No other duplicate images of the original check have been made.
- Any files and images transmitted to the Credit Union will not contain viruses or any other disabling feature that may have an adverse impact on the Credit Union's network, data, or related system.
- You will comply with this Disclosure and Agreement and all applicable rules, laws and regulations. You are not aware of any factor which may impair the collectability of the item.
- You agree to indemnify and hold harmless the Credit Union from any loss, due in whole or in part, to the breach of this warranty provision.

If you do not meet all of the requirements you may not enroll online and must complete the Online Banking Enrollment Form by clicking: <https://www.wyrope.org/services/forms/>

By enrolling in the Mobile Deposit Service you are agreeing to the terms and conditions in the Mobile Deposit Service Disclosure and Agreement. Please read this Disclosure and Agreement carefully and print it for your records. If you are unable to print this document, a copy can be provided to you by the Credit Union upon request.