

TEXAR Federal Credit Union

Schedule "A" to

Mobile Remote Deposit Service Disclosure and Agreement

This Schedule "A" to the TEXAR Federal Credit Union Mobile Remote Deposit Service Disclosure and Agreement is a part of that Agreement. The Mobile Remote Deposit Service is a service offered to qualified members and is subject to the following additional terms:

Qualifying Criteria

- Users must be at least 18 years old.
- Member and member's accounts must be in good standing.
- No negative account history, including excessive or repeated return items.
- Negative credit history will be cause for denial or termination of the Service.
- We may also consider additional factors in connection with your application for the Service.

If approved, we reserve the right to terminate your privilege to use the Service at any time without advance notice if we believe you are not managing your accounts in a responsible manner.

Processing Times

Items received Monday through Friday on business days we are open, as well as, those received on holidays will be processed on the same business day unless equipment failures, maintenance, or other conditions beyond our reasonable control prevent processing. In such case, Items will be processed on our next business day.

Endorsement Requirements for Checks

Check endorsements must include the following information:

- The words "Via Remote Deposit" above the signature(s)
- Signature(s) of all payees
- Member Account Number
- Share Account Suffix Number to receive deposit
- Date

Example:

Via Remote Deposit

/s/ (signature)

123456-10 (where 123456 is account number and 10 is account suffix number)

00/00/00 (date)

Deposit Limits

- Up to \$1000 check deposit limit in a 24-hour period based on credit history.
- Upon request, check deposit limits may be increased subject to approval based on creditworthiness, account history, length of membership, and other factors.