



Mobile Deposit Terms and Conditions

Product Description

First Community Bank and Trust's Mobile Deposit allows you to make deposits to checking and savings accounts using your smart phone (iPhone iOS 8.0 or newer/Android 4.4 or newer) by taking images of your checks and submitting the images and deposit information to First Community Bank and Trust.

Service Fees

Charge for this service: \$0.00 per deposited item. Check with your carrier to see if other charges may be applied.

Mobile Deposit Activity Limits

First Community Bank and Trust reserves the right to impose limits on the dollar amount or the number of checks that you can deposit using Mobile Deposit.

Eligible Items

Mobile Deposit allows you to deposit most U.S. consumer and business checks made to you with a current date; however certain checks are not supported through the remote deposit channel.

List of checks that you may not deposit:

- Checks payable to your business when depositing into a personal account
- U.S., State or other savings bonds
- Checks payable to someone other than you
- Checks containing obvious alteration to any of the fields on the front of the check
- Checks that you know or suspect are fraudulent
- Checks that were previously converted to a substitute check
- Checks that were previously deposited but returned unpaid
- Checks drawn on a financial institution located outside the United States
- Checks not payable in United States currency
- Stale dated checks (generally this would be any check that is more than 6 months old, but may be less if indicated on the front of the check)

Image Quality

The image of a check deposited using Mobile Deposit must be legible. Images of checks that fail quality and usability requirements will not be processed.

The image quality of the items must comply with the requirements established by standards organizations, the Board of Governors of the Federal Reserve Board or clearing house associations.

Endorsements and Procedures

You agree to restrictively endorse any check that is deposited using Mobile Deposit by writing **"FOR MOBILE DEPOSIT ONLY"** in the endorsement area on the back of the check. Items not properly endorsed may be rejected and will require resubmission.

Customer Warranties and Indemnification

You warrant to First Community Bank and Trust that the checks you deposit:

1. Have not been altered
2. Are not counterfeit
3. Will not be presented more than once
4. Will abide by the items included in Eligible Items of this agreement
5. You have identified the drawer of the check by commercially reasonable means

You agree to indemnify and hold harmless First Community Bank and Trust from any loss for breach of this warranty provision. The indemnity may include the value of the check plus interest and damages caused.

Failure to protect your smart phone and security credentials may allow an unauthorized party to access Mobile Deposit and transmit an electronic item for deposit. All uses of Mobile Deposit through your security credentials will be deemed to be authorized by you and be binding upon you. You assume the entire risk for the fraudulent or unauthorized use of your security credentials. You agree to:

- (i) exercise responsible behavior when using Mobile Deposit,
- (ii) follow the instructions and recommendations that First Community Bank and Trust provides you with in respect to Mobile Deposit,
- (iii) use maximum caution in protecting your smartphone and security credentials from unauthorized access.

You agree to notify First Community Bank and Trust immediately if you become aware of any loss or theft of, or any unauthorized use of Mobile Deposit or your security credentials.

Receipt of Items

First Community Bank and Trust reserves the right to reject any check deposited through Mobile Deposit.

First Community Bank and Trust is not responsible for items not received.

An image of a check is deemed received by First Community Bank and Trust when you receive confirmation.

Availability of Funds

The cut-off time for mobile deposits is 5:00 p.m. CT on business days. Monday through Friday, excluding federal holidays, are considered business days. Deposits received and confirmed after this cut-off time will be credited on the next business day.

Disposal of Transmitted Items

Funds are normally received within two business days. Please keep your paper check until you see it deposited to your account or you receive the First eAlert notice.

After confirmation of your mobile deposit from First Community Bank and Trust you agree to:

- Properly destroy the check by shredding so that it cannot be represented for payment.
- Never re-deposit or cash a check deposited by Mobile Deposit.

Qualifications

First Community Bank and Trust may have qualification requirements for Mobile Deposit and reserves the right to change the qualifications at any time without prior notice.

Mobile Deposit may be suspended or discontinued, in whole or in part, at any time without prior notice.

Presentment

The manner in which the items are cleared, presented for payment and collected shall be at First Community Bank and Trust's sole discretion.

Process for Returned Items

Items deposited via Mobile Deposit and returned will be charged back to your account. First Community Bank and Trust will supply a substitute check for all returned items. The substitute check will become the legally acceptable check. Items returned may not be redeposited using Mobile Deposit. There may be a fee charged to your account to process returned items.

Termination of Service

Your use of Mobile Deposit will be terminated if any of the following conditions are determined:

- Your account is frozen
- You are suspected of fraud
- You deposited the same item more than once
- Your account is overdrawn for an extended number of days
- Your return check rate increased significantly
- You are in violation of this agreement with First Community Bank and Trust
- Notice of legal or regulatory action against you has been received
- You have filed for bankruptcy

Security

Protecting your information and your identity is our highest priority. With the use of encryption, firewalls and trusted operating systems incorporated into our overall banking network, best efforts have been made to secure your transactions.

We will require passwords with 6-10 characters including at least two numbers, an upper-case letter, a lower-case letter and a special character. First Community Bank and Trust will never request that you disclose your mobile banking password. You should not act upon emails or other communications requesting your personal information. You may have your password reset

at any time by contacting First Community Bank and Trust at 708-946-2246 or 708-258-0530 or in person at a First Community Bank and Trust financial center. Alternate methods of authentication are also available by using your fingerprint or facial recognition with the biometric functionality of your smart phone.

The bank does not have control over the smart phone and procedures you use to access First eBanc. We ask that you properly secure all smart phones used in connection with Mobile Deposit (including, but not limited to, securing the smart phone with security credentials to prevent unauthorized use).

Acceptance of these Terms

Your use of Mobile Deposit constitutes acceptance of this Agreement. This Agreement is subject to change from time to time. Continued use of Mobile Deposit will indicate your acceptance of any revisions made to this Agreement.

I request enrollment to Mobile Deposit and hereby agree to the Mobile Deposit Terms and Conditions as described above.

Customer Name (Print) _____
Date

Email Address _____
Cell Phone

Signature

Internal Use:

File Maintenance

Port/Name Line

Completed by

Date