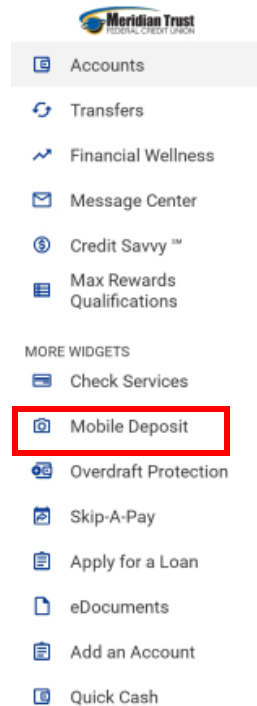




Mobile Deposit

Mobile deposit allows you to deposit checks to your account without coming to a branch location or needing to use an ATM/ITM.

Using the mobile app, select *Mobile Deposit* from the menu.



Accept the disclosures

~These only need to be accepted once. Once completed, it will not prompt for agreement again unless Meridian Trust updates the disclosures.



Remote Deposit Services Agreement

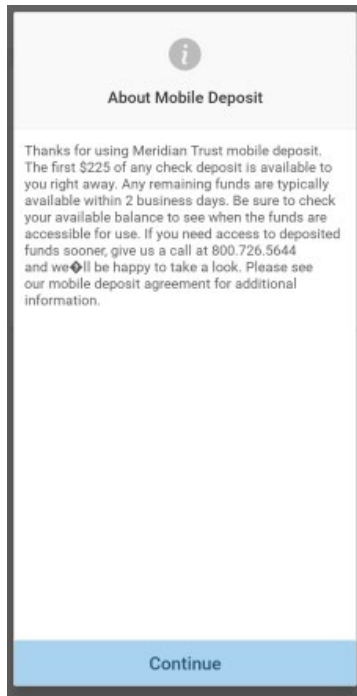
This Remote Deposit Services Agreement, ("Agreement") is the contract which covers your and our rights and responsibilities concerning the Remote Deposit/Mobile Deposit services offered to you by Meridian Trust Federal Credit Union ("Credit Union"). The words "we," "us," and "our" mean the Meridian Trust Federal Credit Union. The word "account" means any one or more deposit accounts you have with the Credit Union. By clicking the electronic signature "acceptance" below Member and any joint owners or authorized users, jointly and severally, agree to the terms and conditions in this Agreement, and any amendments.

The Remote Deposit services are offered for the purpose of converting original checks to substitute checks, as such term is defined in the Check Clearing for the 21st Century Act and Federal Reserve Board Regulation CC ("Check 21"), for deposit with Credit Union and for processing and presentation to a collecting or paying financial institution. The Remote Deposit service is subject to the following terms and conditions and to the instructions, rules and terms contained in the Remote Deposit User Guide provided to you and incorporated by reference herein.

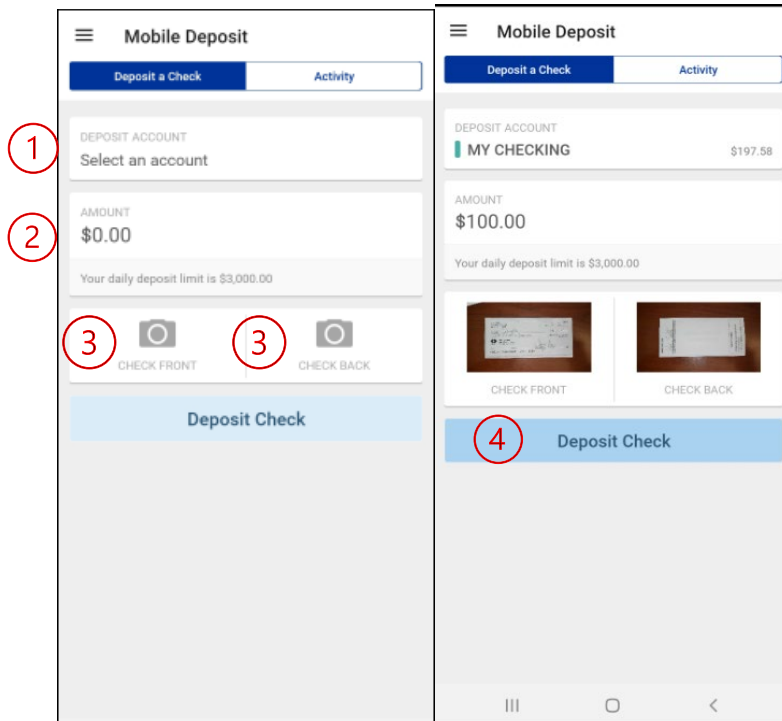
Remote Deposit Service

1. **Remote Deposit Capture Process.** Member will take a picture of checks or drafts ("Items") with an image capture device ("Phone") creating an electronic image and Member will transmit an electronic file of such electronic images that the Credit Union will deposit to Member's account. The Credit Union's processing agent shall perform an image quality assessment of scanned checks or items and shall convert items meeting the Credit Union's required standards into substitute checks to facilitate the deposit and collection of such items. Member agrees that the manner in which items (e.g., substitute check, image exchange, ACH) are cleared or presented for payment shall be determined by Credit Union, in its sole discretion. The Credit Union reserves the right to select the clearing agents through which Credit Union clears items. Member agrees to be bound by any clearinghouse agreements, operating circulars and image exchange agreements to which Credit Union is a party.

The About Mobile Deposit details will present to you. Click *Continue*

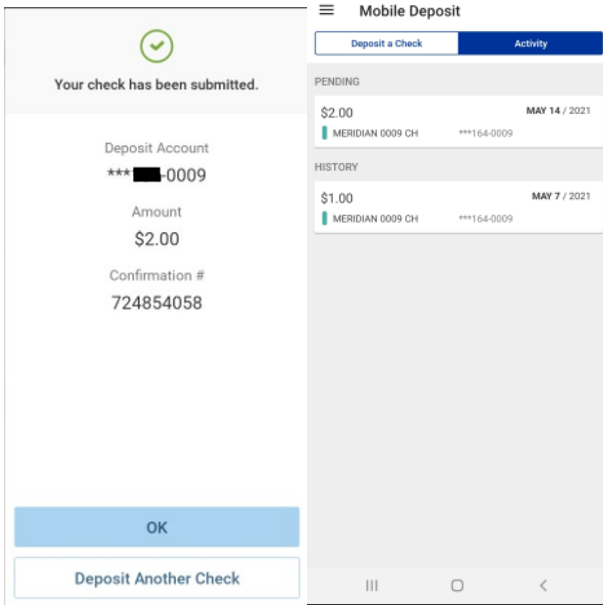


1. Select the account to deposit to
2. Enter the amount of the check
3. Click the Check Front and Check Back image to take the photos needed of the check.
4. Click the Deposit Check button





Once the deposit process has completed, a success message will present. You can select ok to view the deposit history or deposit another check.



You will also receive an email notifying you of the successful deposit.

