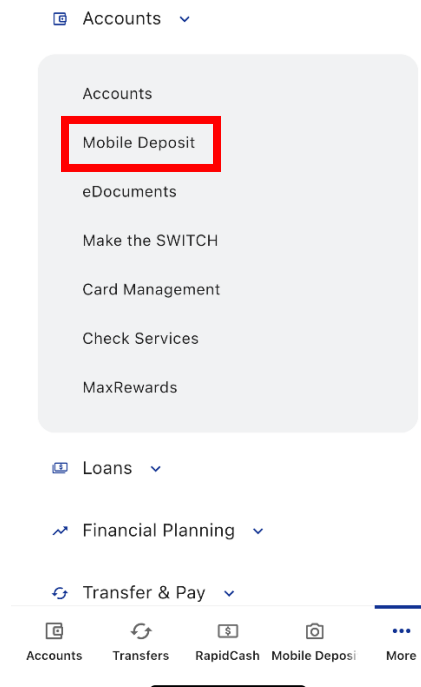




Mobile Deposit

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

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



Accept the disclosures (this is a onetime acceptance process. The member will not be prompted to accept again unless the disclosure were to be updated)

Disclosure

ACCEPT

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.

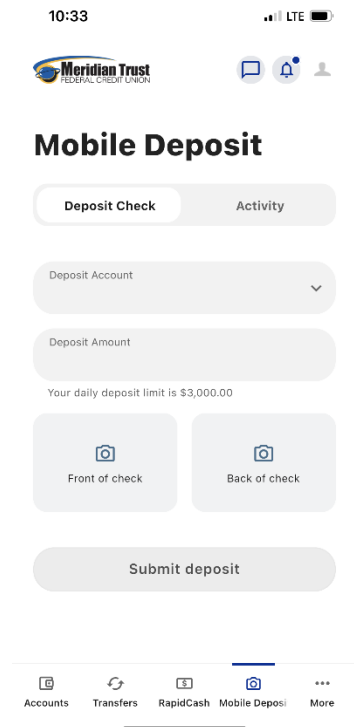
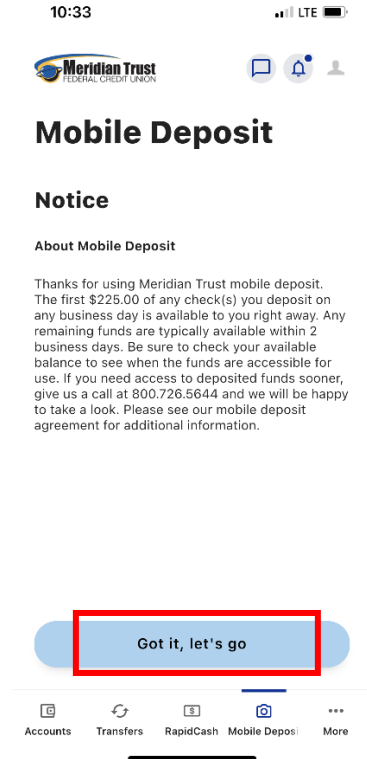
The Remote Deposit services are offered for the purpose of converting original checks to substitute checks, as such term is defined in the Check Clearing for the 21st Century Act and Federal Reserve Board Regulation CC ("Check 21"), for deposit with Credit Union and for processing and presentation to 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

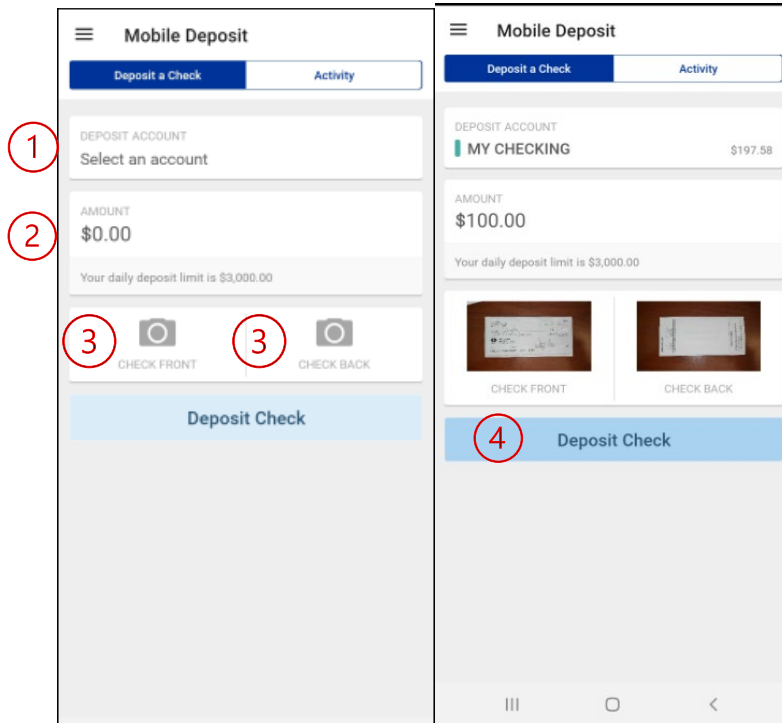
1. Remote Deposit Capture Process. Member will take a picture of checks or drafts ("items") with an image capture device ("Phone") creating an electronic image and Member will transmit an electronic file of such electronic images that the Credit Union will deposit to Member's account. The Credit Union's 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 be presented to the member. *Got it, let's go*

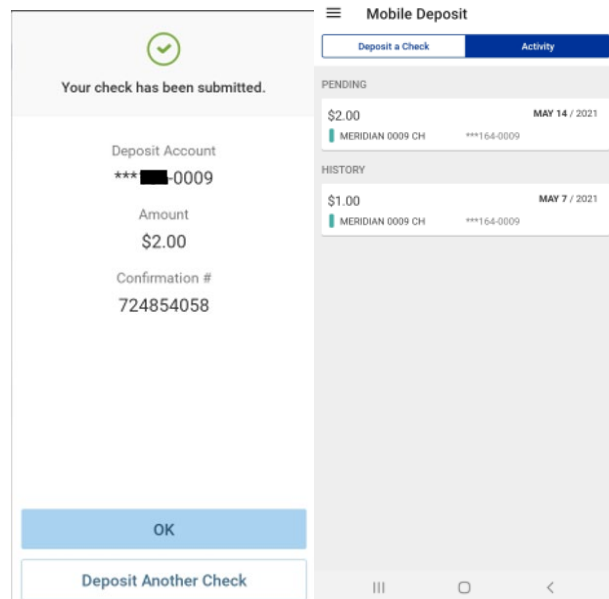


1. Select the account to deposit to
2. Enter the amount of the check
3. Click the Check Front and Check Back image to take the photos needed of the check.
4. Click the Deposit Check button



The left screenshot shows the 'Mobile Deposit' screen with a 'Deposit a Check' button. Below it, the 'DEPOSIT ACCOUNT' section has a 'Select an account' prompt (1). The 'AMOUNT' section shows '\$0.00' (2). Below that, there are two camera icons labeled 'CHECK FRONT' and 'CHECK BACK' (3). At the bottom is a 'Deposit Check' button. The right screenshot shows the same screen after some input: 'MY CHECKING' is selected with a balance of \$197.58, and the amount is '\$100.00'. It also shows the daily deposit limit of \$3,000.00 and the camera icons. The 'Deposit Check' button is now highlighted with a red circle (4).

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



The left screenshot shows a success message: 'Your check has been submitted.' with a green checkmark icon. Below it, the 'Deposit Account' is '***-0009', the 'Amount' is '\$2.00', and the 'Confirmation #' is '724854058'. At the bottom are 'OK' and 'Deposit Another Check' buttons. The right screenshot shows the 'Mobile Deposit' screen with a 'PENDING' section showing a \$2.00 deposit on MAY 14 / 2021 and a 'HISTORY' section showing a \$1.00 deposit on MAY 7 / 2021.

The member will also receive an email notifying them of the successful deposit.



New Remote Deposit Alert
from Meridian Trust Federal
Credit Union Inbox



Meridian Trust Federal... 8:45 AM
to me ▾



Dear [REDACTED],

A check for \$2.00 has been deposited to
MERIDIAN 0009 CH (*****[REDACTED]0009) via our
mobile app.

You are receiving this message because you signed
up for this alert. Please log in to your Meridian
Trust Federal Credit Union online banking account
to manage your alert settings.

Meridian Trust Federal Credit Union
PO Box 548, Cheyenne, WY 82003

