

Domino Federal Credit Union

Remote Deposit Capture Service Disclosure and Agreement

Domino Federal Credit Union's 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 will be processed within 26 hours of the deposit 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.

Funds Availability

All checks subject to Domino Federal Credit Union Expedited Funds Availability Policy.

Endorsement Requirements for Checks

Check endorsements must include the following information:

- The words "For Mobile Deposit Only" above the signature(s)
- Domino Federal Credit Union
- Signature(s) of all payees
- Member Account Number

Example:

For Mobile Deposit Only
Domino Federal Credit Union
/s/ (signature)
12345600 (Member No.)

Deposit Limits

- Up to \$2,000 check deposit limit in a 24-hour period based on credit history.
- Up to 10 total check 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.

Acceptable Checks

Domino Federal Credit Union Remote Deposit Capture can accept most check types including payroll checks. However, the following items cannot be processed using Domino Federal Credit Union Mobile Deposit Capture:

- Any item stamped with a "non-negotiable" watermark
- Any item that shows evidence of having altered information
- Any item that is incomplete
- Any item that is post-dated or is over 6 months old
- Photocopy of a check
- Checks purported to be a lottery or prize winning
- Checks previously submitted for deposit
- Savings bonds
- Money Orders
- Traveler's Checks
- Foreign items
- HELOC Access & Credit Card Advance Checks
- Comdata Checks

Identity Verification (Out of band Authentication) Terms & Conditions

Thank you for using Domino Credit Union Verification Alerts combined with your handheld's text messaging capabilities. **Message & Data rates may apply.** For help, text "**HELP**" to **36397**. To cancel, text "**STOP**" to **36397** at any time. In case of questions please contact customer service at **903-792-8651**.

Terms and Conditions:

Program: Domino Credit Union offers mobile access to authenticate a user over SMS. Enrollment requires identification of the user's banking relationship as well as providing a mobile phone number. The mobile phone number's verification is done by the user receiving an SMS message with a verification code which they will have to enter on the website. This program will be on-going. Message & Data rates may apply. Users will be allowed to opt out of this program at any time.

Questions: You can contact us at **903-792-8651** or send a text message with the word "**HELP**" to this number: **36397**. We can answer any questions you have about the program.

To Stop the program: To stop the messages from coming to your phone, you can opt out of the program via SMS. Just send a text that says "**STOP**" to this number: **36397**. You'll receive a one-time opt-out confirmation text message. After that, you will not receive any future messages.

Terms & Conditions: By participating in Verification Alerts, you are agreeing to the terms and conditions presented here.

Our participating carriers include (but are not limited to) AT&T, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless.