



■ FEDERAL CREDIT UNION ■

MOBILE BANKING AND EDEPOSIT DISCLOSURE

INTRODUCTION

The use of GHS Federal Credit Union's Mobile Banking services, GHS FCU Mobile, constitutes acceptance of this agreement and disclosures. We may offer additional GHS FCU Mobile Banking services and features in the future. Any added GHS FCU Mobile services and features will be governed by this Agreement and by any terms and conditions provided to you at the time the new Mobile Banking service or feature is added or at the time of enrollment for the feature or service if applicable. From time to time, we may amend these terms and modify or cancel the Mobile Banking service we offer without notice, except as may be required by Law.

DEFINITIONS

As used in this Agreement and Mobile Banking services, the following words will have the definitions given below:

- "Account(s)" means your eligible GHS Federal Credit Union checking, savings, loan, and other GHS products that can be accessed through the Mobile Banking Service
- "Device" means a cellular telephone or similar wireless communication device onto which you have downloaded software provided by us for the purpose of permitting Mobile Banking. A "Device" is also communication that is capable of conducting banking transactions at our Mobile Banking site through, Wireless Application Protocol (WAP), or other products that we select or approve. Your wireless carrier may assess you fees for data or other services. Please consult your plan or provider for details.
- "Mobile Banking" or "GHS FCU Mobile" means the banking services accessible from the Device(s) you have registered with us for Mobile Banking
- "You" and "Your(s)" mean each person with authorized access to your Account(s) who applies and uses the Mobile Banking Service
- "We," "Us," and "Credit Union" means GHS Federal Credit Union

MOBILE BANKING SERVICE

GHS FCU Mobile is offered as a convenience and supplemental service to our Online Banking services. It is not intended to replace access to Online Banking from your personal computer or other methods you use for managing your accounts and services with us. Mobile Banking allows you to access your GHS FCU account information, transfer funds between your accounts, deposit items remotely and conduct other banking transactions. To utilize GHS FCU Mobile, you must be enrolled in Online Banking.

We reserve the right to limit the types and number of accounts eligible and the right to refuse to make any transaction you request through GHS FCU Mobile. We may also reserve the right to modify the scope of the Mobile Banking service at any time.

Mobile Banking may not be accessible over some network carriers. In addition, the Mobile Banking Service may not be supportable for all Devices. GHS FCU cannot guarantee and is not responsible for the availability of data services provided by your mobile carrier, such as (but not limited to) data outages or "out of range" issues.

You agree to accept responsibility for learning how to use GHS FCU Mobile Banking in accordance with the instructions and agree that you will contact us directly if you have any problems with Mobile Banking.

We may modify the Mobile Banking service from time to time at our sole discretion. In the event of any modifications, you will be notified prior to implementation of modifications. You are responsible for making sure you understand how to use Mobile Banking as modified. You also accept responsibility for making sure that you know how to properly use your Device and we will not be liable to you for any losses caused by your failure to properly use GHS FCU Mobile or your Device.



■ FEDERAL CREDIT UNION ■

You agree that, when you use GHS FCU Mobile, you remain subject to the terms and conditions of your existing agreements with any unaffiliated service providers, including (but not limited to) your mobile service provider and that this Agreement does not amend or supersede any of those agreements. You understand that those agreements may include fees, limitations and restrictions which might impact your use of Mobile Banking (such as data usage or other charges imposed on you by your mobile service provider for uses of or interaction with Mobile Banking), you agree to be solely responsible for all such fees, limitations, and restrictions. You agree that only your mobile service provider is responsible for its products and services. Accordingly, you agree to resolve any problems with your provider directly without involving us.

Any deposit account, loan or other credit union product accessed through GHS FCU Mobile is also subject to the Membership Account Agreements and Disclosures provided at time of account opening. You should review all Account disclosures carefully, as they may include transaction limitations and fees which might apply to your use of Mobile Banking.

PERMITTED MOBILE BANKING TRANSFERS

You may use GHS FCU Mobile to transfer funds between your eligible GHS FCU accounts to or from your accounts at another financial institution.

Federal regulation (Reg. D) requires financial institutions to limit the way withdrawals may be made from a savings or money market account. Each transfer from a savings or money market account using Mobile Banking is counted as one of the six (6) limited transactions permitted during each monthly statement cycle period, as described in the Membership and Account Agreement and other account Disclosures.

We may also limit the type, frequency and amount of transfers for security purposes and may change or impose limits without notice, at our discretion.

EDEPOSIT CAPTURE

Deposits to your GHS account may be made remotely using your smart phone device by submitting an image of the front and back of a check.

ELIGIBLE ITEMS FOR DEPOSIT THROUGH EDEPOSIT

You agree to submit only "checks" as defined in Federal Reserve Regulation CC. You agree that the image of the check transmitted to us shall be deemed an "item" within the meaning of Article 4 of the Uniform Commercial Code.

DEPOSIT REQUIREMENTS

The maximum daily deposit amount may not exceed \$2,000.00. A business day, as it relates to eDeposit is Monday-Friday from 8:00 AM EST – 3:00 PM EST.

UNACCEPTABLE ITEMS FOR DEPOSIT

- Checks drawn on a foreign bank
- Money orders
- Travelers checks
- Checks payable to an individual not on the account
- An item drawn on your account at GHS
- An item that contains evidence of alteration



■ FEDERAL CREDIT UNION ■

- A check previously converted to a “substitute check,” as defined in Regulation CC
- A stale dated, expired, or post-dated item
- Any item that has been re-deposited or returned such as “non-sufficient funds” or “refer to maker,” or any other reason
- Cash
- Savings Bonds
- Remotely created checks
- US Treasury checks

AVAILABILITY OF FUNDS DEPOSITED THROUGH EDEPOSIT CAPTURE

Hold times are as follows:

- All checks deposited on one business day will be combined for an aggregate amount
- The first \$200 will be made available the same business day of the deposit
- The remaining funds will be made available the next business day after the day of deposit
- All credit is provisional until credit has been received by the paying financial institution

We reserve the right to extend any hold placed in an emergency situation where there is a failure of communications of computer equipment or if we have any reason to believe an item will not be paid.

ENDORSEMENT, RETENTION AND DISPOSAL OF TRANSMITTED ITEMS

- You agree to properly endorse the check on the back as it appears on the Payable to line AND include the words “for mobile deposit only to GHS FCU”
- You agree to securely store each original check that you deposit using these services for a period of at least sixty-two (62) days. After sixty-two (62) days and no later than ninety (90) days after you transmit the original check, you may safely destroy the original check
- You agree to never re-present a check for deposit
- You understand and agree that you are responsible for any loss caused by your failure to secure the original checks
- You promptly provide any retained check to us as requested to aid in the clearing and collection process, to resolve claims by third parties with respect to any check, or for our audit purposes. If you are unable to provide us with the check requested, you will be liable for any unresolved claims by third parties.



■ FEDERAL CREDIT UNION ■

FEES CHARGED FOR MOBILE BANKING

Currently, GHS does not charge fees for subscribing to or using GHS FCU Mobile. However, we may assess fees (a) as described in the applicable product or Account Disclosure Statement or fee schedule (including applicable transfer fees), or (b) for products and services purchased online.

We reserve the right to institute or change fees for Mobile Banking by sending you the required prior notice.

RESPONSIBILITIES

You represent that you are the legal owner of the Accounts and other financial information which may be accessed using GHS FCU Mobile. You represent and agree that all information you provide to us in connection with Mobile Banking is accurate, current and complete, and that you have the right to provide such information to us for the purpose of using Mobile Banking. You agree not to misrepresent your identity or your account information. You represent that you are an authorized user of the Mobile Device you will use to access Mobile Banking. You understand that you are solely responsible to verify that items deposited using eDeposit have been received by us.

UNAVAILABILITY OF SERVICES

You understand and agree that GHS FCU Mobile may at times be temporarily unavailable due to system maintenance or technical difficulties. In the event any of the services included in our Mobile Banking Services are unavailable, you acknowledge that you can deposit an original check at our branches, night depository receptacles, through ATMs that accept your deposit, or by mail.

SECURITY

You agree to take every precaution to ensure the safety, security and integrity of your account and transactions when using GHS FCU Mobile. You agree not to leave your Mobile Device unattended while logged into Mobile Banking and to log off immediately at the completion of each access by you. You agree not to provide any of your access information to any unauthorized person. If you permit other persons to use your Mobile Device, login information or any other means to access Mobile Banking, you will be held responsible for any transactions they authorize and we will not be liable for any damages resulting to you.

We make no representations that GHS FCU Mobile will be available for use in locations outside of the United States.

CONDUCT

You agree not to use GHS FCU Mobile or the content or information delivered through Mobile Banking in any way that would be considered illegal.

TERMINATION

GHS Federal Credit Union reserves the right to terminate this service at any time at its discretion.

INDEMNIFICATION

Unless caused by our intentional misconduct or gross negligence, you agree to indemnify, defend and hold harmless GHS FCU its officers, directors, employees, consultants, agents, service providers, and licensors from any and all third party claims, liability, damages, expenses and costs caused or arising from (1) a third party claim, dispute, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with the Mobile Banking service; (2) your violation of any law or rights of a third party; or (3) your use, or use by a third party of Mobile Banking.

LOST OR STOLEN MOBILE DEVICE OR PASSWORD; UNAUTHORIZED TRANSFERS

If you believe your Mobile Device, user name (Login ID), password, or other approved access device has been lost or stolen, or that someone has transferred or may transfer funds from your account without your authorization, contact us AT ONCE at 800-732-4447. For a description of your and the Credit Union's responsibilities and liability with respect to unauthorized transactions review the appropriate sections of your account's Deposit Agreement.



■ FEDERAL CREDIT UNION ■

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ACCOUNT

Please refer to the Membership and Account Agreement given at account opening for a description of the error resolution process as well as how transfer and deposits are processed on your account. If you need a copy of the agreement or have additional questions regarding GHS FCU Mobile, please contact eServices by using one of the following methods:

- Call toll free at 800-732-4447
- Email eservices@ghsfcu.com
- Send a message directly from your Online Banking account
- GHS Federal Credit Union
eServices
910 Front Street
Binghamton, NY 13905

