

**FIBRE FEDERAL CREDIT UNION
REMOTE DEPOSIT SERVICE AGREEMENT**

This Remote Deposit Service Agreement (“Agreement”) between Fibre Federal Credit Union (“Credit Union”) and Member governs the Remote Deposit service (“Remote Deposit” or “Service”) provided to Member by Credit Union. By signing this Agreement, submitting the request for Remote Deposit, or by using the Service, Member agrees to the terms and conditions set forth in this Agreement. Credit Union may supply Member with additional online manuals, requirements, procedures, or specifications (collectively “Documentation”) for use of the Remote Deposit Service. All Documentation supplied by Credit Union is incorporated into this Agreement as if fully set forth herein. The Remote Deposit Service is also subject to the terms and conditions of the Fibre Federal Credit Union Membership and Account Agreement or Business Membership and Account Agreement, as applicable. To the extent of any conflict, the provisions of this Agreement will govern the Remote Deposit service.

1. Equipment/Software. All equipment used in connection with the Remote Deposit service must satisfy technical specifications and requirements set forth in the Documentation. Such technical specifications and requirements may change from time to time in Credit Union’s sole discretion. Member assumes responsibility for any loss, damages, claims, expenses, or liability arising from malfunction of Member’s equipment. Credit Union will not be responsible in any manner for any deficiency caused in whole or in part by inaccurate or otherwise deficient data programs, equipment, or communication facilities provided by Member or parties other than Credit Union. In addition, Member agrees that Member will not (i) modify, change, alter, translate, create derivative works from, reverse engineer, disassemble, or decompile the Remote Deposit technology or Service; (ii) copy or reproduce all or any part of the technology or Service; or (iii) interfere, or attempt to interfere, with the technology or Service.

2. Access to Service. Items deposited through the Service must be deposited into a Business Plus Checking account; if Member does not maintain a Business Plus Checking account, Member may no longer be eligible for the Service. Remote Deposit service is accessed through the Fibre Federal Credit Union web address: <https://deposit.fibreku.com> or via a link on the Credit Union’s website at www.fibreku.com. All terms, conditions, and technical requirements applicable to the online banking service also apply to the use of Remote Deposit through online banking. Member shall maintain the confidentiality and security of any passwords, security information, or devices used to access the online banking service and the Fibre Federal deposit service.

3. Eligible Items.

a. Type of Item. Using the Remote Deposit service, Member may deposit only items eligible for treatment as cash items under Federal Reserve Operating Circular 3, drawn on financial institutions located within the United States. Member may not deposit savings bonds or food coupons using the Service. Items deposited using Remote Deposit must be payable in United States Dollars and payable through a financial institution located in the United States. Remotely created checks (as that term is defined in Federal Reserve Regulation CC) are not eligible for deposit using the Remote Deposit service.

b. Item Quality. Items deposited using the Remote Deposit service must be legible, and must be of sufficient quality to create an image that satisfies all applicable requirements under Federal Reserve Regulation CC, Federal Reserve Operating Circular No. 3, this Agreement, and any other written standards that Credit Union provides to Member.

c. Endorsement. Each item must be endorsed by or on behalf of depositor in accordance with the instructions in Remote Deposit.

4. Image Quality. Member is responsible for creating images of checks to be deposited through the Remote Deposit service. Each image of a check deposited through the Remote

Deposit service must accurately represent, in every respect, all the information on the front and back of the check as of the time the check is deposited. Such information includes but is not limited to the amount of the check, the payee, the drawer's signature, and all other elements of a negotiable instrument under Uniform Commercial Code Article 3 as adopted in Washington. The MICR line and information identifying the drawer and paying Credit Union must be legible and unobscured. Member's endorsement and any other endorsements or information must also be unobscured. Images must conform to any standards for check image quality adopted by ANSI, the Federal Reserve, and any other standards communicated to Member by Credit Union.

5. Transmission and Receipt of Files.

a. File Transmission. Member shall transmit files containing check images and employing methods and procedures specified by Credit Union. Credit Union will acknowledge receipt of files by transmitting a message to Member in the manner specified in the Documentation. Member is responsible for providing Credit Union with a current internet e-mail address and for notifying Credit Union of any changes. Files are not deemed received by Credit Union until Credit Union has transmitted to Member a message acknowledging receipt of the file. It is the Member's responsibility to maintain an accurate email address on file with the Credit Union. Acknowledgment of receipt of a file by Credit Union serves only to confirm that the file was received, and shall not be construed as confirmation that the file complies with the requirements of this Agreement, or is error-free, or that any particular item was included in the file or has been deposited. Credit Union shall not bear any liability to any party for errors in transmissions, including images dropped, distorted, or otherwise degraded in transmission.

b. Rejection of Files. Credit Union may in its discretion reject any file transmitted by Member or to reject any item within a file, and shall have no liability of any nature to Member for doing so. Credit Union shall notify Member as soon as reasonably possible when it rejects any file or item transmitted by Member.

c. Receipt and Crediting of Deposits. No item is deposited to Member's account until Credit Union has received and processed the file containing the item and has credited the item to Member's account. Member shall be responsible for verifying that deposits have been posted to appropriate accounts, and shall cooperate in any investigation and resolution of any unsuccessful or lost transmissions with the Credit Union. This may require Member to provide Credit Union with original documents as needed to resolve questions, disputes related to unusual transactions, or poor-quality transmissions.

d. Reconciliation. Credit Union shall notify Member of any discrepancy in a file (such as variation in the amount Member purports to deposit and the amount as determined by Credit Union) within one business day after a file is processed by Credit Union.

6. Duty to Report Errors. Member shall notify Credit Union of any errors, omissions, or interruptions in, or delay or unavailability of, the Services as promptly as practicable, and in any event within one (1) business day after the earliest of discovery thereof or the date discovery should have occurred through the exercise of reasonable care and, in the case of any error, within fourteen (14) days of the date of the earliest notice to Member which reflects the error. Failure of Member to notify Credit Union of any error, omission, or other discrepancy within seven (7) days from the date of a loss shall relieve Credit Union of any liability for such error, omission, or discrepancy.

7. Deposit/File Limitations. Credit Union may establish limits on the aggregate or individual dollar amount of checks deposited using Remote Deposit each day or each month (or such other period as Credit Union establishes). Member agrees to abide by such limits and understands that Credit Union may reject deposits exceeding such limits. Credit Union may establish other limits on transactions by notifying Member.

8. Cutoff Times. Deposits received by Credit Union through Remote Deposit before 4:00 pm (Pacific Time) will be processed and credited to Member's account as of the Credit Union

business day on which they are received. Deposits received by Credit Union through Remote Deposit after that time will be processed and credited to Member's account as of the next Credit Union business day. Some deposits may require administrative approval by Credit Union before they are processed. Deposits requiring administrative approval that are received after __4:00 __ p.m. may not be processed until the next business day.

9. Funds Availability. Credit Union will generally make funds from items deposited through Remote Deposit available as set forth in Credit Union's funds availability policy. The cutoff time set forth in this Agreement supersedes the cutoff time set forth in the funds availability policy. For purposes of funds availability, the Credit Union's headquarters is considered as the place of deposit.

10. Clearing and Presentment of Items. Credit Union may present or send items deposited through Remote Deposit for presentment by any method and procedures Credit Union in its sole discretion deems appropriate. For example, Credit Union may transmit items as images or as data without images, or Credit Union may use images transmitted by Member to create a "substitute check" (also referred to as image replacement document or "IRD"). Credit Union may present or send items for presentment through the Federal Reserve, through local, regional, or national clearinghouses or exchanges, or through any other channel(s) Credit Union deems appropriate.

11. Returned Deposits. Member acknowledges and agrees that items deposited through Remote Deposit and dishonored or otherwise returned unpaid will be returned to Member in the form of an electronic image, IRD, or paper copy of an IRD. Credit Union shall have no obligation regarding returned deposited items except as provided by applicable law, regulation, Federal Reserve rule or procedure, or clearinghouse rule.

12. Warranties. With respect to each item transmitted to Credit Union through the Remote Deposit service, Member warrants as follows:

a. The item is of the type that is permitted to be deposited using the Remote Deposit service as set forth in this Agreement.

b. Member is a person entitled to enforce the item or is authorized to obtain payment on behalf of a person entitled to enforce the item.

c. The original item and the electronic image of the item satisfy all standards set forth in this Agreement and in any additional documentation provided by Credit Union.

d. The image is not a duplicate of any image or item previously deposited by any method. The image is a true and accurate representation of the front and back of the original check, without any alteration. The drawer of the check has no defense against payment of the check.

e. The original item will not be deposited in any account or transferred to any other party by any means, and no person will receive a transfer, presentment, or return of, or otherwise be charged for the item (either the original item or a paper or electronic representation of the original item) such that the person will be asked to make payment based on an item that has already been paid.

f. Credit Union will not incur any loss or liability due to Member's transmission of an image rather than the original check.

g. All information provided by Member in connection with the item, including but not limited to the image of the item, is true and correct and accurate to the best of Member's knowledge.

h. The original item will be destroyed in accordance with the terms of this Agreement.

i. Member has handled the original item in accordance with all applicable laws, rules, and regulations. Member has complied with the terms of this Agreement, and any applicable laws, regulations, and with any additional rules, procedures, or guidelines Credit Union has supplied to Member.

j. Member has not transmitted any virus, worm, or data of any kind that will harm Credit Union's information or communication systems.

13. Fees. Member shall pay Credit Union the fees associated with use of the Remote Deposit service as set forth in Credit Union's current fee schedule applicable to Member's account.

14. Compliance with Law. Member agrees to use the Service for lawful purposes, and to comply with all applicable laws, rules, and regulations applicable to the Service and to Member.

15. Indemnification. Member agrees to indemnify, defend, and hold Credit Union harmless from and against any and all claims, damages, liabilities, or losses of any nature incurred by or asserted against Credit Union in connection with or related to Member's negligence, intentional misconduct, or breach of this Agreement.

16. Disclaimer of Liability. MEMBER ACKNOWLEDGES THAT THE SERVICE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. THE CREDIT UNION IS NOT RESPONSIBLE FOR ANY ERRORS OR OMISSIONS IN OR TO ANY INFORMATION RESULTING FROM MEMBER'S USE OF THE SERVICE. THE CREDIT UNION MAKES NO AND EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE SERVICE, INCLUDING THE WARRANTY OF TITLE AND THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NONINFRINGEMENT. WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, THE CREDIT UNION DISCLAIMS ANY WARRANTIES REGARDING THE OPERATION, PERFORMANCE, OR FUNCTIONALITY OF THE SERVICE (INCLUDING WITHOUT LIMITATION THAT THE SERVICE WILL OPERATE WITHOUT INTERRUPTION OR BE ERROR FREE). MEMBER FURTHER ACKNOWLEDGES THAT THERE ARE CERTAIN SECURITY, CORRUPTION, TRANSMISSION ERROR, AND ACCESS AVAILABILITY RISKS ASSOCIATED WITH USING OPEN NETWORKS SUCH AS THE INTERNET AND/OR TELECOMMUNICATION LINES OR CIRCUITS. MEMBER HEREBY ASSUMES ALL RISKS RELATING TO THE FOREGOING.

17. Destruction of Original Items. All original items deposited through the Remote Deposit service will be destroyed within sixty (60) days after the date of deposit, unless Credit Union asks Member to retain an original of any specific item(s). Member will undertake reasonable security measures to ensure that such items are protected from theft, loss, or unauthorized access before they are destroyed.

18. Data and Systems Security. Member agrees to implement and maintain appropriate security measures to safeguard the security of images and data in Member's possession or control from unauthorized access or disclosure. In no event shall Member take precautions any less stringent than those employed to protect its own proprietary and confidential information. On request, Member shall provide Credit Union with information regarding Member's internal controls and security procedures. If Credit Union believes that Member's controls, security measures, and procedures are inadequate to safeguard the item images and data maintained by Member, Credit Union may require Member to establish additional controls, security measures, and procedures. Member agrees to indemnify, defend, and hold Credit Union harmless from and against any disclosure of or unauthorized access to any other party's confidential information (such as checking account number and financial institution) maintained by Member. Member agrees to notify Credit Union of any such disclosure, or of any penetration of Member's systems or information security measures by unauthorized parties.

19. Alternate Deposit Method. Credit Union makes no warranty or representation as to availability of the Remote Deposit service. Member shall maintain backup procedures and capabilities in order to deposit items by an alternate method if for any reason the Remote Deposit service is inoperative or unavailable.

20. Amendment. The Credit Union may amend the terms of this Agreement and the Service at any time by providing notice to Member.

21. Term and Termination. This Agreement, together with the Membership and Account Agreement or Business Membership and Account Agreement shall govern all use of the Service by Member. Either Credit Union or Member may terminate Member's use of the Service at any time for any reason. Notwithstanding termination, this Agreement shall govern the parties' rights, liabilities, and duties as to all items deposited using the Remote Deposit service before or after termination.

22. Enforcement. You agree to be liable to the Credit Union for any liability, loss, or expense as provided in this Agreement that the Credit Union incurs as a result of any dispute involving your accounts or services. You authorize the Credit Union to deduct any such liability, loss, or expense from your account without prior notice to you. This Agreement shall be governed by and construed under the laws of the State of Washington as applied to contracts entered into solely between residents of, and to be performed entirely in, such state. In the event either party brings a legal action to enforce the Agreement or collect any overdrawn funds on accounts accessed under this Agreement, the prevailing party shall be entitled, subject to Washington law, to payment by the other party of its reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions, if applicable. Should any one or more provisions of this Agreement be determined illegal or unenforceable in any relevant jurisdiction, then such provision may be modified by the proper court, if possible, but only to the extent necessary to make the provision enforceable and such modification shall not affect any other provision of this Agreement.

MEMBER: _____

By: _____
Title: _____
Date: _____