SECURITY SAVINGS BANK MOBILE REMOTE DEPOSIT CAPTURE SERVICES

This Security Savings Bank Mobile Deposit Capture Service Agreement contains the terms and conditions for use of the Mobile Remote Deposit Capture Service, or RDC that Security Savings Bank provides to you. Other agreements you have entered with the Bank in connection with your Security Savings Bank accounts and other services, including but not limited to, as applicable, the Truth in Savings Account Agreement are incorporated by reference and made a part of this Agreement. Terms not otherwise defined in this Agreement shall have the definition ascribed to those terms in the Account Agreements and Online Banking Agreement. In the event of a conflict between this Agreement, the Online Banking Agreement, and/or the Account Agreement, this Agreement will govern by and interpreted in accordance with the laws of Illinois.

From time to time we may change, upgrade, or add new features to Mobile Banking. In the event of such changes, you are responsible for making sure that you understand how to use the updated or changed version of the Mobile Banking software. We will not be liable to you for any losses caused by your failure to properly use Mobile Banking or your Wireless Device.

The terms "we," "us," "our," and "Bank" refer to Security Savings Bank. "You" refers to each signer on an account. The term "business day" shall mean every day except Saturdays, Sundays, and federal holidays.

By clicking “I Agree” when you register for Security Savings Bank Mobile Banking Services or by using the Mobile Banking Services, you agree to the terms and conditions of this Agreement.

TERMS AND CONDITIONS

Security Savings Bank reserves the right to refuse any deposit presented through RDC.

1. <u>Deposit Limits</u> The current daily dollar limit is $5,000. Security Savings Bank may establish limits on the dollar amount and/or number of check images that you can deposit through RDC.

    - The maximum dollar amount of an individual check presented for deposit is $5,000.
    - A daily limit of 10 check images can be submitted for deposits so long as the respective dollar limits are not exceeded.
    - The Bank reserves the right to modify limits from time to time.
    - If you attempt to use RDC to initiate a deposit in excess of these limits, your deposit may be rejected

2. <u>Cutoff Times</u> Deposits made via Mobile Deposit must be made before 4:00 PM Central Standard Time to be considered deposited on the same day. Deposits made after 4:00 PM Central Standard Time will be considered deposited the next business day.

    - A business day is Monday through Friday, excluding Federal holidays and as otherwise posted at the bank locations.

3. <u>Original Check Destruction</u> You agree to retain and securely store the original check 30 calendar days.
    - During this holding period, you agree that upon request by the bank, you will deliver the requested original check to the bank within a reasonable time frame to not exceed 10 calendar days.
    - After 30 calendar days, you agree to destroy the original check by marking “VOID” and then destroy it by cross-cut.shredding, or other acceptable means of destruction.
    - Destroying the check prevents it from being presented for deposit another time. You will be liable for checks that are presented more than once.

2. <u>Funds Availability</u> Funds deposited via RDC are treated as deposits under your current account agreement and Truth in Savings Disclosure; however, deposits made through RDC are not subject to the Federal Reserve Board’s Regulation CC regarding funds availability.

    - Funds deposited via RDC are available for withdrawal on the business day after the day the deposit is credited to the account.
    - If the item presented for deposit does not satisfy the requirements for the deposit of an eligible check, Security Savings Bank has the right to place an exception hold on the deposit.

- In cases where an exception hold is placed on the deposit, you will be notified of the date the funds will be available for withdrawal.

3. Receipt of Deposit the Bank reserves the right, at its sole discretion, to reject any check image transmitted through RDC, without liability to you.

    - Security Savings Bank is not responsible for check images that it does not receive or that are dropped during transmission.
    - Security Savings Bank further reserves the right to charge back to your account at any time any check image that is determined to not be an eligible check or that is not properly payable.
    - You agree that Security Savings Bank is not liable for any loss, costs or fees you may incur as a result of the chargeback of an ineligible item.
    - Any check returned unpaid for any reason will be debited from your account.

4. Fees Any applicable fees may be changed at the discretion of management and will be disclosed in compliance with current regulations.

    - You are responsible for paying the fees associated with the use of RDC.
    - By using the service to make a deposit, you agree to pay the associated fee.
    - Your account into which the deposit is made will be debited the amount of the fees. Please see the Service Charges brochure for fees associated with RDC.

5. Device Security By using RDC, you accept the risk that a check image may be intercepted or misdirected during transmission.

    - You are responsible for: (i) maintaining the confidentiality and security of your Mobile Devices, access number(s), password(s), security question(s) and answer(s), account number(s), login information, and any other security or access information (collectively, "Access Information"), used by you to access the Service.
    - And (ii) preventing unauthorized access to or use of the information, files or data that you store, transmit or use in or with the Service . (collectively, "Account Information").
    - You agree not to supply your Access Information to anyone.
    - You will be responsible for all electronic communications, including image transmissions, email and other data ("Communications") entered using the Access Information.
    - Any Communications received through the use of the Access Information will be deemed to be sent or authorized by you.
    - You agree to immediately notify us if you become aware of any loss, theft or unauthorized use of any Access Information, including your Mobile Devices.
    - We reserve the right to deny you access to the Service (or any part thereof) if we believe that any loss, theft or unauthorized use of Access Information has occurred.

6. Error Resolution You agree to immediately notify Security Savings Bank of any suspected error regarding check images deposited through RDC, and no later than 60 days after the account statement on which the deposit appears has been provided.

    - Unless you notify Security Savings Bank within 60 days of when we first send or make the account statement available, all deposits made through RDC shall be deemed correct, and you are prohibited from bringing a claim against Security Savings Bank for any alleged error.
    - If you believe an error has occurred on your account related to an RDC transaction, please call Security Savings Bank at 309-734-9333 or 800-380-9205, or write to:

      Security Savings Bank
      220 East Broadway
      Monmouth, IL 61462-1871.

- Additional information regarding error resolution was provided at the time of account opening and is also available on the bank's website at www.securitysavings.com.

- You can request a copy of the full resolution disclosure at any time by contacting Security Savings Bank.

- Error resolution information is also provided on each periodic account statement.

7. Limitations of the Service Remote Deposit Capture may be unavailable at times. In the event that RDC is unavailable, you may deposit original checks at any branch of Security Savings Bank, either in person or by mail.

8. Eligible Items The check must be properly endorsed with all required Signatures and a notation showing "For Mobile Deposit Only". The check image must also contain all the MICR information, and accurately and legibly provide all information on the front and back of check.

   - Checks must be drawn on a U.S. bank, savings and loan or credit union and payable on demand.
   - Checks must be properly payable to the owner of the account into which the deposit is made.
   - Checks must contain the drawer's signature.

9. Ineligible Items
   - Money orders
   - Traveler's checks
   - Savings bonds
   - Checks drawn on or issued by the U.S. Treasury Department
   - Checks drawn on a financial institution located outside of the United States
   - Checks not payable in U.S. dollars.
   - Checks previously converted to an image replacement document or substitute check
   - Checks that are remotely created
   - Checks payable to any person other than the account holder/owner of the account to which the check is to be deposited.
   - Checks containing any alteration on the front or back.
   - Checks payable jointly, unless deposited into the account in the name of all payees, and having endorsements of all payees.
   - Checks dated more than 6 months prior to the date of deposit.
   - Checks payable on sight or payable through drafts.
   - Checks with any endorsement other than that specified in this agreement.
   - Checks that have previously been submitted or deposited through RDC at Security Savings Bank or through remote deposit capture service offered at any other financial institution.
   - Checks previously submitted for deposit and returned.

By agreeing to the MOBILE REMOTE DEPOSIT SERVICES (RDC) TERMS AND CONDITIONS, you make the following warranties and representations:

a. You will comply with the MOBILE REMOTE DEPOSIT SERVICES (RDC) TERMS AND CONDITIONS, the Online Banking Services agreement, the Mobile Banking services agreement, and the Account agreements governing the checking and/or savings account(s) that you use with the Mobile Remote Deposit Capture service, and all applicable rules, laws and regulations.
b. Each image is a true and accurate image of the front and back of an eligible check, without any alteration, and the drawer of the check has no defense against payment of the check.
c. The amount, payee(s), signature(s) and endorsement(s) on the image and on the original check are legible, genuine and accurate.
d. You will not deposit or endorse to a third party the original check, and no person will receive a transfer, presentment or return of, or otherwise be charged for, the original check or a paper or electronic representation of the original check that would cause that person to make payment for an item that has already been paid.
e. There are no other duplicate images of the original check.
f. The original check was authorized by the drawer in the amount stated on the original check, to be paid to the listed payee(s).
g. You have possession of the original check and no party will submit the original check for payment.
h. You will not redeposit or represent any original eligible check.

i. You are not aware of any factors that may impair the collectability of any check image transmitted for deposit, and you agree to indemnify and hold harmless Security Savings Bank from any loss for breach of this warranty provision.

Accountholder's Indemnification Obligation. You understand and agree that you are required to indemnify us and hold us harmless against any and all claims, actions, damages, liabilities, costs, and expenses, including reasonable attorneys' fees and expenses arising from your use of the Services and/or breach of this Disclosure and Agreement. You understand and agree that this paragraph shall survive the termination of this Agreement.

In addition, you agree that you will not modify, change, alter, translate, create derivative works from, reverse engineer, disassemble or decompile the technology or Service; copy or reproduce all or any part of the technology or Service; or interfere, or attempt to interfere, with the technology of the Service. We and our technology partners retain all rights, title and interests in and to the Services, Software and Development made available to you.

DISCLAIMER OF WARRANTIES

YOU AGREE THAT YOUR USE OF ANY REMOTE BANKING SERVICE AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF ANY REMOTE BANKING SERVICE, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. WE MAKE NO WARRANTY THAT ANY REMOTE BANKING SERVICE WILL MEET YOUR REQUIREMENTS OR WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR FREE. WE MAKE NO WARANTY THAT THE RESULTS THAT MAY BE OBTAINED WILL BE ACCURATE OR RELIABLE OR THAT ANY ERRORS IN ANY REMOTE BANKING SERVICE OR THECHNOLOGY WILL BE CORRECTED.

LIMITATION OF LIABILITY. YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF ANY REMOTE BANKING SERVICE, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF WE HAVE BEEN INFORMED OF THE POSSIBILITY THEREOF, EXCEPT AS OTHERWISE REQUIRED BY LAW.