

Stock Growers Bank Remote Deposit Anywhere Enrollment

To sign up for *Stock Growers Bank*, Remote Deposit Anywhere Service, please complete this Enrollment Form and the accompanying Remote Deposit Anywhere Agreement Form.

Customer Information:

Account Owner
Name:
Address:
City:
State & Zip:
Cell Phone:
Email:
NetTeller ID:

Account Information:

Please identify all Stock Growers Bank accounts you wish to utilize through Remote Deposit Anywhere.		(P) Indicates your Primary Account, which will be debited for applicable fees (if any).
Account Number	Account Type (Checking or Savings)	Account Nickname
(P)		

Requested Services:

<input type="checkbox"/> Account Access – Authorization to access and utilize Stock Growers Bank Remote Deposit Anywhere Service to submit deposits electronically through my mobile device.

Signature

Date

All information requested above is required to utilize the Remote Deposit Anywhere Service.

Remote Deposit Anywhere Procedures:

- To use the Remote Deposit Anywhere Service, the endorsement on the back of the check **MUST LEGIBLY READ:**

For Mobile Deposit Only

Signature

Account Number

- If a check is not properly endorsed through Remote Deposit Anywhere, it must be brought into the bank for deposit, it cannot be “re-deposited through the Remote Deposit Anywhere Service.”
- Upon receiving an email stating the transaction was processed, it is not a guarantee the transaction has completed.
- Counter checks are considered ineligible items and will automatically reject.
- Checks should be disposed within 60 days by means which render the checks unrecognizable without the ability to be reconstructed.
- Transaction cut off time is 1:45 PM.
- Remote Deposit Anywhere Limits Include:

Daily Transaction Count Per Day-10

Daily Total Transaction Amount Per Day- \$3,000.00

Monthly Transaction Count- 300

Monthly Transaction Amount- \$15,000.00

ACKNOWLEDGEMENT FORM

(A) I have read this agreement and agree to be bound by its terms and conditions.

Customer Signature

Date

Remote Deposit Anywhere

(Requires Enrollment) (Available to Approved Consumer Customers and Business Customers based on Bank's Eligibility Requirements. Not Available to all Customers or Account Types) (Applicable to Accepted Devices).

The Remote Deposit Anywhere Service is designed to allow you to make deposits to your checking, savings, or money market accounts from your home or other remote locations by scanning eligible checks, called "Eligible Items," and delivering the images of the Eligible Item(s) and associated deposit information to us. Such deposits are not deemed received by us until the imaged items are received by the Bank at our location.

Eligible Items. Eligible Items means checks as defined by Regulation CC. You agree that you will only use the Remote Deposit Anywhere to scan and deposit:

Checks or items payable only to you and to no other person or entity (If your Account is a joint account, the checks or items may be payable to any or all account holders and to no other person or entity).

Ineligible Items. You agree that you will not deposit any Ineligible Items through the Remote Deposit Anywhere. Ineligible Items include:

- Stock Growers Bank Counter Checks
- U.S. Savings Bonds
- Cashier's Checks (Cashier's Checks are checks issued by a bank and drawn on the bank or on the bank's account)
- U.S. Postal Money Orders
- Travelers Checks
- Checks or items with NO magnetic Ink Character Recognition ("MICR") line.
- Checks or items drawn or otherwise issued by you or any other person on any of your accounts or on any account on which you are an authorized signer or joint account holder.
- Checks or items containing obvious alterations to any of the fields on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn.
- Checks or items previously converted to a substitute check, as defined in Regulation CC.
- Checks or items drawn on a financial institution located outside the United States.
- Checks or items that are remotely created checks, as defined by Regulation CC.
- Checks or items not payable in U.S. Currency.
- Checks that are irregular, e.g., check amount number that differs from the written amount.
- Checks or items dated more than six (6) months prior to the date of deposit. Checks or items prohibited by our current procedures relating to the Remote Deposit Anywhere Service as published from time to time at stockgrowersbanknapoleon.com or which are otherwise not acceptable for deposit under the terms of your Account Agreement.

Image Quality. The image of an item transmitted to us using the Remote Deposit Anywhere Service must be legible. The image quality of the check or item must comply with the requirements established from time to time by ANSI, the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearing house or association.

Endorsements and Procedures. You agree to restrictively endorse any check or item transmitted through the Remote Deposit Anywhere Services as "For Mobile Deposit Only, Signature, Account Number " or as otherwise instructed by us. You agree to follow any and all other procedures and instructions for use of the Remote Deposit Anywhere as we may establish from time to time.

Receipt of Checks or Items. At our sole discretion and without liability to you, we reserve the right to reject any Check or item transmitted through the Remote Deposit Anywhere Service. We are not

responsible for any checks or items we do not receive or for the images that are dropped during transmission.

Once the check image is received, it will be reviewed before it is accepted by us for deposit. If upon review of the check image, we determine that the check information is not complete, is otherwise not usable, or does not conform to the Bank's deposit guidelines, we may reject that deposit notwithstanding any confirmation by us of receipt of the deposit. Should this occur, we may adjust any provisional credit given to your Account and will provide you with a notice setting forth the reasons why your deposit could not be processed through the Remote Deposit Anywhere Service.

Availability of Funds; Right to Reject. We reserve the right to place a hold on or to reject any item(s) deposited through the Remote Deposit Anywhere Service. You agree that items transmitted using the Remote Deposit Anywhere Service are not subject to the funds availability requirements of Regulation CC. Funds deposited using the Remote Deposit Anywhere Service will be available after we receive payment for the check or item deposited and submitted by us for payment. We may make such funds available sooner based on such factors as the length and extent of your banking relationship with us, transaction and experience information, credit worthiness, and such other factors as we deem relevant in our sole discretion from time to time.

Storage and Disposal of Original Checks and Items; Retention of Copies.

Checks Submitted to Us. With respect to any original check for which a check image has been transmitted to us via the Remote Deposit Anywhere Service, you agree to safely store the check in such a manner that others cannot gain access to it until such time as you receive confirmation that your check image has been accepted for processing.

Checks Accepted for Processing. You will receive an electronic confirmation that the check image you transmitted to us via the Remote Deposit Anywhere Service has been accepted for processing (or alternatively, an adjustment notice setting forth the reason it could not be processed through the Remote Deposit Anywhere Service.) Checks shall be destroyed within 60 days. These checks must be destroyed by means which renders the checks unrecognizable without the ability to be reconstructed.

Deposit Limits. We established limits on the dollar amount and or/ number of items or deposits in a certain time period. If you attempt to initiate a deposit in excess of these limits, we may reject your deposit. The current daily limit is 10 transactions per day with a daily dollar limit of \$3,000.00. The monthly limit is 300 transactions per month with a monthly dollar limit of \$15,000.00. Stock Growers Bank reserves the right to change these limits at any time without prior notice to you.