

INDIVIDUAL MOBILE DEPOSIT TERMS AND CONDITIONS

This is an addendum to the Terms and Conditions for the Online Banking Agreement and sets forth the additional terms and conditions for use of Mobile Banking including Mobile Deposit Capture ("Mobile Deposit").

I. ACCEPTANCE.

A. Accepting this Addendum.

By clicking "I Accept" when you enroll in Mobile Banking at Commercial Bank ("the Bank"), you agree to the terms and conditions of this Addendum. Additionally, by using Mobile Banking you also agree to the terms and conditions of this Addendum.

B. Description of Services.

Mobile Banking is a service that allows you to access account information using compatible and supported wireless devices. The Bank reserves the right to modify the scope of Mobile Banking at any time. You agree and understand that Mobile Banking may not be accessible or may have limited utility over some mobile networks, such as while roaming.

Mobile Deposit is a service provided within Mobile Banking. Mobile Deposit allows you to snap a photo front and back of a check to be deposited into one of your Online Banking checking accounts. The check must be made payable to the "Account Owner" and have the Endorsement of "For Mobile Deposit at Commercial Bank" followed by the account holder's signature. There is a limit of 1 deposit daily of \$3000.00 or 5 deposits per Business Day with an aggregate limit of \$3000.00. Each check is considered a separate deposit. The deposit cutoff time is 4:00 pm CST. Any deposit made during the Business Day before 4:00 pm CST will be available the next Business Day subject to Regulation CC exception guidelines. The Bank will have no liability for deposits that are unable to be processed due to extraordinary conditions beyond our control.

Deposits may be rejected by The Bank, either at time of deposit or during the review process, for the following reasons:

- a. Missing or improper endorsement. Endorsement must read: "For Mobile Deposit at Commercial Bank"
- b. Check is illegible or altered
- c. Check has been previously deposited
- d. Check is not in U.S. Funds
- e. Check is not drawn off a domestic bank
- f. The amount of the deposit was entered incorrectly
- g. Check is not made payable to the "Account Owner"

If your deposit is rejected after review, the Bank will attempt to notify you via your Mobile Banking phone number and provide instructions on what to do with the check in question. You are responsible for retaining the original deposited check, in a secure location, for a period of 14 Business Days after the date of your deposit. It is then recommended that you properly dispose the checks by cross-shredding or other similar method. You further agree that you will not negotiate the original check after having deposited the check via Mobile Deposit.

C. Relationship to Other Agreements and Fees.

You agree that when you use Mobile Banking, you will remain subject to the terms and conditions of all your agreements with the Bank, our affiliates, and/or any unaffiliated service providers, including, but not limited to, your mobile service provider (e.g., Verizon, T-Mobile, etc.). You understand that those agreements may include fees, limitations and restrictions which may impact your use of Mobile Banking. Your mobile provider may impose data usage or text message charges for your interaction with Mobile Banking, and you agree to pay all such fees.

II. CHANGES OR CANCELLATION

You may cancel your participation in Mobile Banking by texting STOP to "469228" or calling us at 314-434-4141. The Bank reserves the right to change or cancel Mobile Banking at any time.

BUSINESS MOBILE DEPOSIT TERMS AND CONDITIONS

This is an addendum to the Terms and Conditions for the Online Banking Agreement and sets forth the additional terms and conditions for use of Mobile Banking including Mobile Deposit Capture ("Mobile Deposit").

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Mobile Deposit is a service provided within Mobile Banking. Mobile Deposit allows you to snap a photo front and back of a check to be deposited into one of your Online Banking checking accounts. The check must be made payable to the "Business" or the "Account Owner" and have the Endorsement of "For Mobile Deposit at Commercial Bank" followed by the "Business Name". There is a limit of 1 deposit daily of \$3000.00 or 5 deposits per Business Day with an aggregate limit of \$3000.00. Each check is considered a separate deposit. The deposit cutoff time is 4:00 pm CST. Any deposit made during the Business Day before 4:00 pm CST will be available the next Business Day subject to Regulation CC exception guidelines. The Bank will have no liability for deposits that are unable to be processed due to extraordinary conditions beyond our control.

Deposits may be rejected by The Bank, either at time of deposit or during the review process, for the following reasons:

- a. Missing or improper endorsement. Endorsement must read: "For Mobile Deposit at Commercial Bank"
- b. Check is illegible or altered
- c. Check has been previously deposited
- d. Check is not in U.S. Funds
- e. Check is not drawn off a domestic bank
- f. The amount of the deposit was entered incorrectly
- g. Check is not made payable to the "Business" or "Account Owner"

If your deposit is rejected after review, the Bank will attempt to notify you via your Mobile Banking phone number and provide instructions on what to do with the check in question. You are responsible for retaining the original deposited check, in a secure location, for a period of 14 Business Days after the date of your deposit. It is then recommended that you properly dispose the checks by cross-shredding or other similar method. You further agree that you will not negotiate the original check after having deposited the check via Mobile Deposit.

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