



## RDC Disclosure

1. You must have an account with NLCU and be set up with NLCU's home banking product.
2. You must have a mobile device driven by Android or Apple.
3. You must sign and write a restrictive endorsement on the back of your check: **For Mobile Deposit Only.**
4. After submission, you must NOT attempt to deposit it again ANYWHERE and secure the item until it is destroyed by you.
5. You must submit items by 4 pm on a regular Business banking day for the full deposit to be credited to your account (if approved) on the following full Business day. Please check our Funds Availability Policy on the NLCU web site for further information.
- 6.
7. Deposited funds will be available in accordance with the Funds Availability Policy disclosure. Any crediting of the Member's account for items deposited via RDC is Provisional, subject to verification and final settlement. Any dishonored items will be returned as an image of the original or a substitute check as the charged-back item and is subject to a fee according to NLCU's Fee Schedule at the time of return.
8. We reserve the right to reject any item transmitted through RDC, at our discretion, and we may limit the amount or number of items you can deposit with this service in a day or in a given period of time. If we doubt the collectability, we may place holds until funds are received from the institution it is drawn upon.
9. We are not liable for items we do not receive or for images that are not transmitted completely.
10. An image is considered received after 4 pm on the following Business day (when the full amount has been credited to your account), however, this does not mean that the transmission was without error and may not be withdrawn.

11. If an item you transmit for deposit is dishonored, rejected or otherwise returned unpaid, you agree that we may charge back the amount of the return to the account the check was originally deposited to and you may be assessed a fee as disclosed. If there are not sufficient funds in your account to cover the amount of the returned check, the account will be overdrawn and you will be responsible for payment or related fees.
  
12. RDC is a privilege and NLCU will limit the use of RDC to Members in Good Standing is defined as:
  - A NLCU member for at least 90 days;
  - Who has not caused NLCU a loss; and
  - Who has not experienced repetitive instances of an overdrawn account nor return deposited items within the past six (6) months; and
  - Who is also current on any and all obligations with NLCU and other FIs.
  
13. NLCU's liability for errors or omissions with respect to the data transmitted or printed by NLCU will be limited to correcting the errors or omissions. You agree to your personal responsibility to ensure the security of the personal computer and/or mobile device you own and use to access RDC, which includes the security of any wireless or internet service or network you may be utilizing.
  
14. You agree that NLCU will not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to damages for lost profits, goodwill, use data or other losses resulting from use of RDC, inability to use the services, or termination of the services incurred by you or any third party, regardless of the form of action or claim (whether contract, tort, strict liability or otherwise) even if NLCU has been informed of the possibility thereof.
  
15. You agree to indemnify and hold harmless NLCU from any loss for breach of the warranty provision, such that you warrant to NLCU that:
  - You will only transmit eligible items that are properly endorsed.
  - Images will meet the image quality standards.
  - You will not transmit duplicate items.
  - You will not deposit or re-present the original item once it has been scanned and sent through RDC unless specifically requested to do so by NLCU.
  - All information you provide to NLCU is accurate and true.
  - NLCU will not sustain a loss because you have deposited an image.
  - You will comply with the original and any subsequent provisions of the Disclosure and all applicable rules, laws and regulations.