

United Valley Bank Mobile Deposit Agreement

For check deposit, we require a photo of the front and back of the check along with proper endorsement. Checks deposited **prior to 2:00 p.m. Central Time** will be credited the same business day. Those received later will be credited the next business day. If there is a problem with your check being deposited, United Valley Bank staff will contact you directly with the reason. If you question whether a check has been received for deposit, please contact us at (701) 265-8331 or 1-888-265-8331. Checks deposited electronically must be endorsed "For Deposit Only via Mobile Deposit on (date)", followed by the customer endorsement and marked as deposited to prevent duplicate deposit and should be destroyed in a timely fashion after proper credit has been received.

Our Responsibilities:

1. We will use our best efforts to make this service available for your use on a continuous basis; however, access to the **Mobile Deposit** service may be interrupted because of conditions beyond our control, to include Internet outages.
2. We reserve the right at all times to take actions to protect our system and information, including denial of access to users.
3. We will use commercially reasonable efforts to secure the service to prevent access by unauthorized persons and/or the introduction of any malicious code.

Your Responsibilities:

1. We ask that you take precautions when using our **Mobile Deposit Service**. Do not tell anyone your Access ID or password. Never leave your phone unlocked and unattended. Delete any old text messages from us that are no longer needed. Notify United Valley Bank if you feel that your access has been compromised in any way or if your phone has been stolen or if your cellular phone number has changed. You can contact us at (701) 265-8331 or 1-888-265-8331 or by email at customerservice@uvbank.net.
2. You agree to comply with all applicable laws, rules and regulations in connection with **Mobile Deposit (see additional terms and conditions on www.uvbank.net)**. We make no representation that the content or use of **Mobile Deposit** is available for use in locations outside of the United States. Access from locations outside of the United States is at your own risk and your responsibility for compliance with local laws. Only checks drawn on US banks may be deposited via Mobile Deposit.
3. You will secure checks deposited using **Mobile Deposit** and will only deposit them once. After the check has been credited to your account, you will destroy the original item within a reasonable amount of time.
4. There is no charge to access **United Valley Bank's Mobile Deposit**; however, the charges for your mobile device, text messages and web access are solely your responsibility. We reserve the right to charge for Mobile Banking and Mobile Deposit without prior notice. If at any time you would like to discontinue your **Mobile Deposit** access with **United Valley Bank**, please contact us at (701) 265-8331 or 888-265-8331 or by email at customerservice@uvbank.net.

Customer Name: _____

SSN/TIN: _____

Customer signature: _____

Date: _____