

Mobile Deposit Capture

Deposit Checks: We will accept checks payable to you, drawn on a U.S. bank. We will not accept checks payable to others, traveler's cheques, treasurer checks, money orders, foreign checks, substitute checks, altered checks, returned checks, postdated or stale dated checks (more than 6 months old). You are responsible for the quality, completeness, accuracy, validity and integrity of any item image transmitted to us using Mobile Deposit Capture. The Village Bank, in its sole discretion, reserves the right to verify and deny any and all items being deposited using Mobile Deposit Capture.

Limits: Deposit up to \$3,000 a day. **Lower limits may apply for newer accounts. Higher limits are reviewed on a case by case basis.**

Endorsement: Endorse the check and add "For TVB Mobile Deposit Only" below your signature. All deposits are subject to verification and can be adjusted upon review.

Availability:

A check submitted to The Village Bank electronically for deposit is not deemed received until The Village Bank accepts and confirms receipt of your Check Image deposit. Typically, funds deposited via Mobile Check Deposit are available on the next business day however we may delay availability of funds from any deposit you make through Mobile Check Deposit at any time at our sole discretion. This includes any concern we may have regarding our ability to collect the funds based upon any check image that you present.

Deposits received by The Village Bank by 6 pm EST will be available on the first business day after the day of deposit. If your deposit is received after 6pm EST, we will consider the deposit made on the next business day we are open. **Please note:** All deposits are subject to verification and may be adjusted upon review.

Funds you deposit may be delayed for a longer period under the following circumstances: (a) if we believe a check you deposit will not be paid; (b) if you deposit checks totaling more than \$5000 on any one day; (c) if you have overdrawn your account repeatedly in the last six months; or (d) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment. We will notify you if we delay your availability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the sixth Business Day after the day of your deposit. If you should need the funds from a deposit right away, you should make your deposit in person and ask us when the funds will be available. Please retain your original check for 30 days in a secure manner. Consumers must be able to provide the check to the Bank in case information needs to be verified during that time frame. After 30 days, please shred the check.

By using Mobile Deposit Capture you authorize the Bank to make inquiries from any consumer reporting agency, including a check protection service, in connection with this service.

The Bank makes no warranties that Mobile Deposit Capture will be error free, secure, and uninterrupted – you agree that the use of the Mobile Deposit Capture is at your own risk and on an "as is" basis.

We reserve the right to deny access to the use of our Mobile Deposit Capture Service without prior notice if it is unable to confirm your authority to access the Mobile Deposit Capture Service or we believe such action is necessary for security reasons.