



Mobile Banking: Terms & Conditions

Terms and Conditions:

Thank you for using City CU mobile banking combined with your mobile phone's text messaging capabilities. Message & data rates may apply. For help, text **"HELP"** to **72080**. To cancel, text **"STOP"** to **72080** at any time. You'll receive a one-time opt-out confirmation text message. After that, you will not receive any future messages. By participating in mobile banking, you are agreeing to the terms and conditions presented here.

For questions please contact our Financial Services Center at (214) 515-0100 or email us at members@citycu.org or visit www.citycu.org.

Program:

City CU offers Members mobile access to account information (e.g., to check balances and last transactions) over text message, as well as the option to set up alerts for accounts (e.g., low balance alerts). Enrollment requires verification of the user's banking relationship and providing a mobile phone number. To verify the mobile phone number, the user receives a text message with a verification code to enter into the mobile app. Additionally, Members may select the type of alerts and other preferences which will determine, together with their account activity, the frequency of alerts delivered to the Member. This program will be ongoing. Message & data rates may apply. Members will be allowed to opt out of this program at any time.

Deposit Checks (Mobile Deposit):

Access to mobile deposits may be granted at account opening. To retain the benefits of mobile deposits your account must be maintained in good standing. Good standing is defined as: the account receives regular deposits, the balance is managed in a positive manner, and there is no legal action pending on the membership. City CU can accept checks payable to you, drawn on a U.S. financial institution. City CU cannot accept checks payable to others or made payable to a business, traveler's cheques, money orders, foreign checks, substitute checks, returned checks, postdated checks or stale dated checks (more than six months old).

Limitations:

Deposit(s) up to \$5,000 per day; \$2,500 maximum per check. Mobile banking is available on accounts for personal and household use. Mobile deposit is available for all checking, savings and money market accounts. Business, trust and estate accounts are not eligible for mobile deposit. Additionally, City CU reserves the right to suspend or terminate access to mobile banking for mishandling of the account.

Endorsement Requirements:

Endorse the check and add **"For City CU Mobile Deposit Only"** below your signature.

Availability:

Regulation CC Check holds may apply. See our Funds Availability Policy for more information.

Please Note:

All deposits are subject to verification and can be adjusted upon review. Please keep your paper check until the funds are posted to your account. City CU makes no warranties that the remote mobile service will be error free, secure and uninterrupted. You agree that the use of the remote mobile service is at your own risk and on an as-is basis.