



## Mobile App: Terms and Conditions

### Terms and Conditions:

Thank you for using City CU's mobile app combined with your mobile phone's text messaging capabilities. Message and 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 contact us at (214) 515-0100 or [members@citycu.org](mailto:members@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 and data rates may apply. Members will be allowed to opt out of this program at any time.

### Debit and Credit Card Controls:

Access to card controls may be granted at account opening. The user has the ability to "Turn On" and "Turn Off" transaction capabilities for City CU debit and credit cards, view recent transactions, view spending activity, control alerts, manage travel plans, report a card lost or stolen and manage personal identification number (PIN).

### 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 checks, foreign checks, substitute checks, returned checks, postdated checks, remotely created or stale dated checks (more than six months old).

### Limitations:

Deposit(s) up to \$5,000 per day; \$5,000 maximum per check. Mobile banking and CardHub 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 deposits. City CU reserves the right to suspend or terminate access to mobile banking for mishandling of the account. City CU does not apply Regulation CC holds to mobile check deposits.

### Endorsement Requirements:

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

### Please Note:

All deposits are subject to verification and can be adjusted upon review. 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. You are responsible for keeping the mobile app and your device's operating system updated.