



Mobile Deposit Agreement – Terms and Conditions

This Mobile Deposit Agreement ("Agreement") contains the terms and conditions for use of Mobile Check Deposit capture services that Southeastern Bank ("Bank," "us," or "we") may provide to you as a consumer or business customer ("you" or "user"). You must read and accept this Agreement prior to using the Service.

The terms and conditions of the deposit disclosures for each of your Bank accounts as well as the Online Banking Agreement continue to apply notwithstanding anything to the contrary in this Agreement.

Your electronic consent or use of the Service has the same effect as if you had signed this Agreement with your physical signature.

1. Services

The Mobile Check Deposit Services ("Service(s)") are designed to allow you to make deposits to your checking, savings or money market accounts from home or other remote locations by scanning checks and delivering the images and associated deposit information to Bank or Bank's designated processor. At our discretion, we may establish eligibility requirements to deposit checks using the Service.

2. Acceptance of These Terms

Your use of the Services constitutes your acceptance of this Agreement. This Agreement is subject to change from time to time. We will notify you of any material change by email, an online secure message or posting of link to the revised Agreement on our website. You will be prompted to accept or reject any material change to this Agreement the next time you use the Service after Bank has made the change. Your acceptance of the revised terms and conditions along with continued use of the Services will indicate your consent to be bound by the revised Agreement. Further, Bank reserves the right, in its sole discretion, to change, modify, add or remove features of the Services. Your continued use of the Services will indicate your acceptance of any such changes to the Services.

3. Hardware and Software

In order to use the Services, you must obtain and maintain, at your expense, compatible hardware and software as specified by Bank from time to time. Go to <https://www.southeasternbank.com/bank/internet-mobile-banking/> for current hardware and software specifications. Bank is not responsible for any third party software you may need to use the Services. Any such software is accepted by you as is and is subject to the terms and conditions of the software agreement you enter into directly with the third party software provider at time of download and installation. You will properly secure all hardware you use in connection with the Service (including, but not limited to, securing the hardware with security credentials to prevent unauthorized use).

4. Fees

We may charge you one or more fees for use of the Service, and you are responsible for paying such fees. We may change the fees for use of the Service at any time. Any fee that is charged or changed will be disclosed in our fee schedule. You may review our current fee schedule on our website at <https://www.southeasternbank.com>.

5. Eligible Items

You agree to scan and deposit only "checks" as that term is defined in Federal Reserve Regulation CC ("Reg. CC"). When the image of check transmitted to Bank is converted to an "Image Replacement Document" for subsequent

presentment and collection, it shall thereafter be deemed an "item" within the meaning of Articles 3 and 4 of the Uniform Commercial Code. You agree that you will not scan and deposit any of the following types of checks or other items which shall be considered ineligible items:

- Checks payable to any person or entity other than the person or entity that owns the account into which the check is being deposited.
- Checks containing an alteration on the front, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- Checks with missing or incomplete fields.
- Checks payable jointly, unless deposited into an account in the name of all payees.
- Checks previously converted to a substitute check, as defined in Reg. CC.
- Checks drawn on a financial institution located outside the United States.
- Checks drawn or otherwise issued by you or any other person on any of your accounts or any account on which you are an authorized signer or joint account holder, including accounts at other financial institutions.
- Checks that are remotely created checks, as defined in Reg. CC.
- Checks not payable in United States currency.
- Checks dated more than 6 months prior to the date of deposit.
- Checks or items prohibited by Bank's current procedures relating to the Services or which are otherwise not acceptable under the terms of your Bank account.
- Checks payable on sight or payable through drafts, as defined in Reg. CC.
- Checks with any endorsement on the back other than that specified in this Agreement.
- Checks that have been previously submitted through the Service or otherwise previously deposited at Bank or any other financial institution.
- Checks or items that are drawn or otherwise issued by the U.S. Treasury Department.
- Checks or items that are drawn or otherwise issued by a state Treasury Department.
- Check instruments such as money orders, cashier's checks, official checks or any like items.
- Checks drawn on or issued by an insurance company.

At our discretion and without prior notice to you, we may further restrict the types and attributes of checks that will be accepted and processed using the Service. Checks ineligible for the Service may be presented at a branch location or ATM; however, such presentment does not guarantee that the check will be credited to your account.

6. Deposit Limits

We may establish limits on the dollar amount and/or number of items or deposits from time to time and such limits may be subject to change without notice. If you attempt to initiate a deposit in excess of these limits, we may reject your deposit. If we permit you to make a deposit in excess of these limits, such deposit will still be subject to the terms of this Agreement, and we will not be obligated to allow such a deposit at other times. Limits may vary by customer, product or based on other considerations as determined by Bank. At this time, there is no monthly statement cycle limit on the number of items allowed to be deposited, as long as the respective dollar limits are not exceeded. Current daily deposit limits range from \$1,000 - \$3,000. The daily limit applicable to your deposit account is displayed within the SE Mobile App on the "Deposit Check" screen.

7. Endorsements and Procedures

You agree to restrictively endorse any item transmitted through the Service with the signature of all payees and by designating the item as "For SEB Mobile Deposit Only" or as otherwise instructed by Bank. You agree to follow any and all other procedures and instructions for use of the Service as we may establish from time to time.

8. Availability of Funds

You agree that items transmitted using the Services are not subject to the funds availability requirements of Reg. CC. In general, if an image of an item you transmit through the Service is received and accepted before 4:00 p.m. Eastern Time on a business day that we are open, we consider that day to be the day of your deposit. Otherwise, we

will consider the deposit as made on the next business day we are open. Funds deposited using the Services will generally be made available the next business day after the day of deposit (provided no hold is placed). Deposits made on weekends and bank holidays will not be credited until the next business day. If a hold is placed on your deposit, you will receive written notice from Bank.

9. Disposal of Transmitted Items

Upon verification an image you transmitted was received, you agree to securely store the check for at least 30 calendar days from the date of the image transmission. After 30 days, you agree to destroy the check that you transmitted as an image, mark it "VOID" or otherwise render it incapable of further transmission, deposit or presentment. During the time the retained check is available, you agree to promptly provide it to Bank upon request.

Check images will not be retained with your wireless device photos but can be viewed via online banking or the SE Mobile app for 45 days.

10. Image Quality

The image of an item transmitted to Bank using the Services must be legible, as determined in the sole discretion of Bank. Without limiting the foregoing, the image quality of the items must comply with requirements established from time to time by Bank, the American National Standards Institute, the Board of Governors of the Federal Reserve Board or any other regulatory agency, clearinghouse or association.

11. Receipt of Items

We reserve the right to reject any item transmitted through the Services, at our discretion, without liability to you. We are not responsible for items we do not receive or for images that are dropped during transmission. An image of an item shall be deemed received when you receive a confirmation from Bank that we have received the image. Receipt of such confirmation does not mean that the transmission was error free, complete or will be considered a deposit and credited to your account. We further reserve the right to charge back to your account at any time, any item that we subsequently determine was not an eligible item. You agree that Bank is not liable for any loss, costs or fees you may incur as a result of chargeback of an ineligible item.

12. Errors in Transmission

By using the Services you accept the risk that an item may be intercepted or misdirected during transmission. Bank bears no liability to you or others for any such intercepted or misdirected items or information disclosed through such errors.

13. Errors

You agree to notify Bank of any suspected errors regarding items deposited through the Services right away, and in no event later than 30 days after the applicable Bank account statement is sent. Unless you notify Bank within 30 days, such statement regarding all deposits made through the Services shall be deemed correct, and you are prohibited from bringing a claim against Bank for such alleged error.

14. Presentment

The manner in which the items are cleared, presented for payment and collected shall be in Bank's sole discretion subject to the deposit disclosures governing your account.

15. Limitations of Service

When using the Services, you may experience technical or other difficulties beyond our control. We will attempt to post alerts on our website message notifying you of these interruptions in Service. These interruptions may include telecommunications or power outages, weather, natural disasters, riots, epidemics or acts of God. We cannot assume responsibility for any technical or other difficulties or any resulting damages you may incur. Some of the Services have qualification requirements, and we reserve the right to change the qualifications at any time without prior notice. We reserve the right to change, suspend or discontinue the Services, in whole or in part, or your use of the Services, in whole or in part, immediately and at any time without prior notice to you.

16. Your Promises and Indemnification

You promise to Bank that:

- You will use the Service only for paper items that are payable to, and properly endorsed by, you.
- You will not transmit any ineligible items.
- You will not transmit duplicate items.
- You will not re-deposit or re-present the original item.
- You will not transmit any item if you are aware of any facts or circumstances that may impair the collectability of that item.
- The digital image of the check transmitted to Bank is a true and correct image of the original paper check and has not been altered in any manner by you or any third party acting on your behalf.
- All information you provide to Bank is accurate and true.
- Any user of the Service is at least 18 years of age.
- You will comply with this Agreement and all applicable rules, laws and regulations in using this Service.
- You agree to indemnify, defend and hold Bank harmless from any loss resulting from your breach of these promises, including losses stemming from any third party claims.

17. Cooperation with Investigations or Audit

You agree to cooperate with us in the investigation of unusual transactions, poor quality transmissions and resolution of claims, including by providing, upon request and without further cost, any originals or copies of items deposited through the Service in your possession and your records relating to such items and transmissions. We may periodically audit and verify your compliance with this Agreement. You agree to cooperate and provide information or documents, as may be reasonably requested by Bank in the course of such audit.

18. Termination

We may terminate this Agreement at any time and for any reason. This Agreement shall remain in full force and effect unless and until it is terminated by us. Without limiting the foregoing, this Agreement may be terminated if you breach any term of this Agreement, if you use the Services for any unauthorized or illegal purposes or you use the Services in a manner inconsistent with the terms of your other agreements with us.

19. Enforceability

We may waive enforcement of any provision of this Agreement. No waiver of a breach of this Agreement shall constitute a waiver of any prior or subsequent breach of the Agreement. Any such waiver shall not affect our rights with respect to any other transaction or to modify the terms of this Agreement. In the event that any provision of this Agreement shall be deemed to be invalid, illegal or unenforceable to any extent, the remainder of the Agreement shall not be impaired or otherwise affected and shall continue to be valid and enforceable to the fullest extent permitted by law.

20. Governing Law

Unless otherwise provided, this Agreement shall be governed by and construed in accordance with the laws of Georgia, without regard to that state's conflict of laws provisions.

21. Disclaimer of Warranties.

YOU AGREE YOUR USE OF THE SERVICES AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF THE SERVICES, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. WE MAKE NO WARRANTY THAT (i) THE SERVICES WILL MEET YOUR REQUIREMENTS OR BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE, (ii) THE RESULTS OBTAINED FROM THE SERVICE WILL BE ACCURATE OR RELIABLE AND (iii) ANY ERRORS IN THE SERVICES OR TECHNOLOGY WILL BE CORRECTED.

22. Limitation of Liability

YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES OR ATTORNEY FEES RESULTING FROM USE, OR INABILITY TO USE, THE SERVICES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO USE OF, INABILITY TO USE, OR TERMINATION OF USE OF THIS SERVICE REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF BANK HAS BEEN INFORMED OF SUCH POSSIBILITY.

23. Consent to Electronic Delivery of Notices

You agree that this Agreement, any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law may be made electronically by e-mail, an online secure message or posting of notice on our website.