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Steps to get started.

International Finance Bank's (IFB's) Mobile Deposit (also referred to as "Remote Deposit Capture (RDC) service") makes it simple and quick to securely deposit checks from anywhere in the United States using the IFB Mobile Banking App from your smartphone or tablet (Message and data rates may apply.)

Before you begin.

- You need to have an IFB checking, savings or money market account for a minimum of 30 days.
- Be sure you're enrolled in Online Banking and you've downloaded the IFB Mobile Banking App for your iPhone®, iPod touch®, iPad®, or Android™.
- If you already have the Mobile Banking app, make sure it's updated to the most recent version.
- Remote Deposit Capture (RDC) Limits. Please see the Deposit Limits section under the RDC Terms and Conditions below.
- Checks you deposit should be payable to you as the account holder or business (if appropriate), and endorsed on the back with your signature or official company stamp.
- 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 that the check is being deposited into.
 - Checks containing an alteration on the front of the check or item, 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 drawn on a financial institution located outside the United States.
 - Checks that are remotely created checks, as defined in Reg. CC.
 - Checks not payable in United States currency.
 - 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 previously been submitted to IFB or any other financial institution.

Now here's how to make your deposit. It's simple.

1. Launch the IFB Mobile Banking App from your mobile device and login.
2. Tap *menu* at the top left corner of your screen
 - If it's your first time using mobile deposit, please read and accept the Bank's RDC Terms & Conditions.
3. Tap *transactions*
4. Tap *Deposit Check* in the drop down
5. Indicate the account into which you'd like to make on your deposit.
6. Enter the check amount.
 - Note: There are restrictions on the item limit and maximum amount permissible within a rolling 30-day period for this service. These limits will be displayed to you on the *Deposit Check* Screen.
7. Enter the Amount of the Check and Select *Save*
8. Sign the back of your check and write "For Deposit Only, account # _____" or as otherwise instructed by IFB.
9. Tap *Capture Image*

10. Tap *Capture Front* to take a photo of the front of the check and then *Capture Back* to take a photo of the back of the check. To ensure a clear photo:
 - Place check on flat, dark-colored surface in a well-lit area.
 - Position device's camera over check to minimize angles, glare, and shadows.
 - Align the check with the four corners of the guide image, and not the corners of your screen
 - Avoid objects and clutter around the check.
 - Hold the device steady and the picture will be taken for you.
11. Review and Submit.
 - Review your deposit information for accuracy, then tap *Submit Deposit*.
 - Wait for the submission to complete – be sure not to answer calls or navigate away until it's submitted.
12. Deposit Confirmation.
 - Once your deposit is submitted, you'll see a confirmation on screen with a summary of your deposit details.
 - View deposits anytime in your *Activity Center* under *Transactions* including check image, status, Tracking ID, and Confirmation Code.
 - Deposits up until 04:00 PM Eastern Time on business days still counts as a deposit on that business day.
13. Availability of Funds. A deposit received and accepted by the Bank via Remote Deposit Capture will generally be available as explained below in the Bank's RDC Terms & Conditions.

Once you're done.

- Be sure you always log off completely when you finish using the Mobile Banking app.
- Write "Electronically Presented on [date]" across the top of the face of the check – to protect against duplicate deposits.
- Securely store your check for 15 days after it has posted to your account.
- After 15 days, you can mark the check "VOID" and securely destroy it.

Questions?

We're ready to help. If you have questions, just call us at [\(305\) 648-8800](tel:3056488800) or visit your closest International Finance Bank branch.

RDC Terms and Conditions

Introduction

The words "we," "us" and "our" refer to International Finance Bank and the words "you" and "your" refer to the eligible account owner ("**Account Owner**").

Program Description

IFB's Remote Deposit Capture ("**RDC**") Service allows eligible IFB Account Owners to make a deposit to an account with us electronically from your camera-enabled desktop computer, laptop, tablet, or mobile device by creating an electronic image of a paper check payable in U.S. Dollars ("**Check**") and transmitting this image and related data to us or our designated processor.

By using the RDC Service, you agree to these RDC Terms and Conditions, in addition to the other terms and conditions that you previously agreed to with IFB, including, without limitation, the Online Access Agreement and Electronic Funds Transfer Act Disclosure, which are incorporated by reference.

IFB may update these RDC Terms and Conditions any time. The current RDC Terms and Conditions are posted at <http://www.ifbbank.com/RDCterms-conditions.com>. Please check the date at the top of these RDC Terms and Conditions from time to time so that you can review any changes since the date of your last access. Your continued use of IFB RDC Service following any modifications to these RDC Terms and Conditions shall be considered your conclusive agreement to any modified terms and conditions.

Eligibility for RDC Service

We retain the ability to either approve or deny your use of our RDC Service in our sole and absolute discretion.

If you have established a new account with us, that account shall not be eligible for our RDC Service during the first thirty (30) days after account opening.

Hardware and Software

To use the RDC Service, you must obtain and maintain, at your expense, compatible hardware and software as specified by IFB from time to time. IFB is not responsible for any third party software you may need to use the RDC Service.

Fees

A fee may be charged for the RDC Service. You are responsible for paying the fees for the use of the RDC Service. Any fee that is charged will be disclosed prior to your deposit. IFB may change the fees for use of the RDC Service at any time in accordance with these RDC Terms and Conditions. You authorize IFB to deduct any such fees from any IFB account in your name. Please refer to the Bank's Schedule of Fees & Service Charges, which can be accessed at <http://www.ifbbank.com/schedule-fees.com>.

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 the Check transmitted to IFB is converted to an electronic substitute in accordance with these RDC Terms and Conditions 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 and a legal representation of the Check.

Endorsements and Procedures

When you use our RDC Service, you agree that:

- Before you scan a Check, you must endorse the Check with your name and the legend "For Deposit Only, account # _____" or as otherwise instructed by IFB.
- Any image of a Check that you transmit with the RDC Service must accurately and legibly provide all information on the front and back of the check and comply with the requirements established from time to time by the American National Standards Institute, the Board of Governors of the Federal Reserve Board or any other regulatory agency, clearing house or association.
- After the Check has been scanned and submitted to us for deposit, you shall not otherwise transfer or negotiate the original Check, substitute check or any other image.
- You shall be responsible for the original Check, including storage, retrieval and destruction.
- Reg. CC's provision regarding the availability of funds shall not apply when you transmit the Check to us.

Prohibited Transactions

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 that the check is being deposited into.
- Checks containing an alteration on the front of the check or item, 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 drawn on a financial institution located outside the United States.
- Checks that are remotely created checks, as defined in Reg. CC.
- Checks not payable in United States currency.
- Checks or items prohibited by IFB's current procedures or which are otherwise not acceptable under the terms of your IFB 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 previously been submitted to IFB or any other financial institution.

Availability of Funds

A deposit received and accepted by the Bank via Remote Deposit Capture will generally be available if submitted at or before 4:00 PM EST as follows:

Description of Deposit	When Funds Can Be Withdrawn by Cash or Checks
First \$200.00 of each deposit made via this service	The 1 st business day after the day of deposit
The remaining amount of each aggregate deposit of checks made via this service	The 2 nd business day after the day of deposit

Deposit Limits

Be advised that the following limits exist when it comes to the use of this service:

*Type of Limit	Amount
Maximum Amount per Individual Check	\$2,500.00
Maximum Amount of Total Checks within a 30 Day Rolling Period	\$5,000.00

Note: The maximum amount per each individual check is \$2,500.00. Any check item received over \$2,500.00 will not be processed through this service. In addition, there is a maximum amount of total checks of \$5,000.00 that may be deposited during a 30-day rolling period. The 30-day period is calculated by the Bank reviewing the activity exactly 30 days from the time at which a deposit from this service is attempted, the system calculates the total amount of all the items deposited during the specified time period, and it rejects the attempted item if it exceeds \$5,000.00. Items that exceed the limit of \$5,000.00 in a 30 day rolling time period will not be processed and the customer may have to make any other deposits either at a local IFB branch, IFB ATM, or by mail.

For example, if a customer submits a deposit at 10:00AM on January 30th, then the application looks back 30 days to 10:00AM on January 1st, calculates the total of all checks deposited during the 30 day period, and takes action on the deposit based on the total of all deposits submitted between 10:00AM on January 1st and 10:00AM and January 30th.

Chargebacks

We 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 IFB is not liable for any loss, costs or fees you may incur as a result of our chargeback of an ineligible item.

Errors in Transmission

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

Warranties

You warrant to IFB that:

- All information you provide to IFB is accurate and true.
- You will comply with these RDC Terms and Conditions and all applicable rules, laws and regulations.

Any breach of the above warranties may result in cancellation of the RDC Service, closure of your accounts or termination of the client relationship.

Cooperation with Investigations

You agree to cooperate with us in the investigation of unusual transactions, poor quality transmissions and resolution of customer claims, including by providing, upon request and without further cost, any originals or copies of items deposited through the RDC Service in your possession and your records relating to such items and transmissions.

Availability

IFB provides this service as a convenience to you. The RDC Service is generally accessible twenty-four (24) hours a day, seven (7) days a week but may be inaccessible due to system maintenance. IFB is not liable for failure to provide access due to a system failure, issues with third party service providers, carriers or communications systems, or other acts outside of its control. The RDC Service is not intended for distribution to, or use by, any person or entity in any jurisdiction or country where such distribution or use would be contrary to local law or regulation.

Authority and Joint Accounts

You hereby represent and warrant that you have full right, authority and power to enter and perform Mobile Deposits in accordance with these RDC Terms and Conditions. If your account is a joint account, each joint account holder is jointly and severally liable under these RDC Terms and Conditions. Each of you acting alone may perform transactions, obtain information, stop or change payments or transfers, or terminate the RDC Service. IFB is not required to obtain the consent of or notify a joint account holder of any actions by the other account holder.

Each joint account holder individually releases IFB and its affiliates, if any, from any liability and agrees to not make a claim or bring any action against IFB or its affiliates, if any, for honoring or allowing any actions or transactions where the person performing the action or transaction is another account holder or is otherwise authorized to use your account.

Indemnification

You hereby agree to indemnify and hold harmless IFB and each of its parents, subsidiaries and affiliates, if any, and their respective officers, directors, employees, members, partners, agents, insurers and attorneys (each, an "**Indemnified Party**" and, collectively, the "**Indemnified Parties**") from and against all actions, causes of action, claims, damages, liabilities and expenses (including reasonable attorneys' fees) of any nature or kind (including those by third parties) arising out of, or related to, these RDC Terms and Conditions or the IFB RDC Service, including all actions, causes of action, claims, damages, liabilities and expenses arising out of, related to or resulting from: (a) your failure to comply with applicable law; (b) IFB's reliance upon any instructions or information received from any person that IFB reasonably

believes to be you; and (c) your breach of any of your representations, warranties, covenants or other agreements or responsibilities under these RDC Terms and Conditions.

DISCLAIMER

THE RDC SERVICE IS PROVIDED BY IFB ON AN "AS IS" BASIS. IFB MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT AS TO THE OPERATION OF THE RDC SERVICE, INCLUDING THE ACCURACY, TIMELINESS OR COMPLETENESS OF THE INFORMATION PROVIDED TO YOU OR YOUR RELIANCE ON OR USE OF ANY INFORMATION PROVIDED ON OR THROUGH THE RDC SERVICE, OR ANY FAILURE OF PERFORMANCE CAUSED BY OR ARISING OUT OF USE OF OR ACCESS TO THE RDC SERVICE.

LIMITATION OF LIABILITY

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL IFB OR ITS AFFILIATES, IF ANY, BE LIABLE FOR ANY SPECIAL, INCIDENTAL, INDIRECT OR CONSEQUENTIAL DAMAGES OF ANY KIND (INCLUDING, BUT NOT LIMITED TO, LOST DATA OR PROFITS), OR ANY OTHER DAMAGES WHATSOEVER, WHETHER OR NOT ADVISED OF THE POSSIBILITY OF DAMAGE, UNDER ANY THEORY OF LIABILITY, ARISING OUT OF OR IN CONNECTION WITH THESE RDC TERMS AND CONDITIONS OR ANY RELATED SERVICES OR ACTS OR OMISSIONS OF IFB OR ITS AFFILIATES, IF ANY. ADDITIONALLY, IN NO EVENT SHALL IFB'S OR ITS AFFILIATES', IF ANY, TOTAL LIABILITY TO YOU FOR ALL DAMAGES, LOSSES AND CAUSES OF ACTION, WHETHER IN CONTRACT, TORT (INCLUDING, BUT NOT LIMITED TO, NEGLIGENCE) OR OTHERWISE, EXCEED \$50.

GOVERNING LAW

These RDC Terms and Conditions shall be governed by and construed in accordance with the laws of the State of Florida, without regard to its conflict of law provisions and without regard to your state of residence. With respect to the institution of any lawsuit or other legal proceeding relating to these RDC Terms and Conditions or the RDC Service, you hereby consent to the personal jurisdiction of any federal or state court in Florida that has jurisdiction over the subject matter of the proceeding. You also agree that the exclusive proper and convenient venue for any such proceeding shall be Miami-Dade County, Florida.