

REMOTE DEPOSIT CAPTURE CUSTOMER REQUIREMENTS

You have been approved to use WTC remote deposit capture service and are responsible for adhering to the following requirements for scanning and converting checks into electronic images to be transmitted for deposit. The original deposit items in your possession contain nonpublic personal information and it is your responsibility to maintain control over how and where the information is captured, transmitted, retained and destroyed. Please attest to these requirements in the by accepting these controls at the bottom of this screen.

I understand it is my responsibility to maintain appropriate supervision and security controls over the scanner and computer equipment used to make electronic deposits to ensure that they cannot be used by persons or in a manner unauthorized by you. (It is recommended that the individual scanning checks is not the same individual reconciling the account)

I understand it is my responsibility to use the service solely to deposit original checks drawn on US banks in US currency and will deposit all other items such as foreign checks by mail or in person.

I understand I am responsible for the quality of the image to ensure it accurately represents all of the information on the front and back of the original check including, without limitation, all endorsements, and that all such information is legible on the image clear and evenly aligned.

I understand it is my responsibility not to alter the deposit item or resubmit an electronic file or re-deposit a physical item. I understand I will not re-present or return the original check in any form, (paper or electronic representation of the original check or an ACH based conversion of the original check) so that the maker of the check will not be asked to make a payment based on the original check, which has already been paid.

The electronic image represents an item properly payable to you, virtually endorsed for deposit into your account with the Bank

I understand it is my responsibility to use safeguards to ensure physical security of the original check that you have deposited using the service for a period of at least 60 days, at which time; I will destroy by shredding all such items. (It is recommended that the checks be stored in a secure, locked location, under dual control.)

I understand that the Bank has the right to perform periodic and annual audits of the Remote Deposit Capture process which can include the customer site and IT infrastructure.

I understand that the Bank is authorized to mandate specific internal controls at the customer location, on the capture device, audit the customer's operations, or request additional customer information.