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# 1st convenience bank funds available

Mobile Deposit FAQ Back to Mobile Banking What is Mobile Deposit? – iPad/Tablets the device must be running iOS 7.1 or higher the device must be running Android 4.0 or higher Who can use Mobile Deposit? Can new customers/accounts use Mobile Deposit? How do I sign up for Mobile Deposit? Is electronically depositing checks safe and secure? Are there any fees for Mobile Deposit? How do I endorse my check? How am I notified that my deposit has been made? What do I do with my paper check once I have deposited it electronically? When will my funds be available? How are deposits made on the weekend handled? Are there limits for deposits made using Mobile Deposit? What types of checks can I deposit with Mobile Deposit? What type of checks cannot be deposited with Mobile Deposit? What happens if I discover an error on my part or the Bank's involving Mobile Banking/Deposit? What are some tips for using Mobile Deposit? Who should I contact if I have additional questions or need assistance? Funds Availability Policy USA Patriot Act Mobile Deposit Agreement Electronic Banking Rules Terms of use REG CC - FUNDS AVAILABILITY POLICY DISCLOSURE PURPOSE OF THIS DISCLOSURE The information here describes our policy of holding deposited items in a transaction account before funds are made available to you for withdrawal. This is our Funds Availability Policy. In summary, our policy is to make your funds available on the first Business Day after the day of deposit. Please refer to the section DETERMINING THE AVAILABILITY OF YOUR DEPOSIT for the complete policy. For purposes of this disclosure, the terms "you/your" refer to the customer and the terms "our/ours" refer to First Community National Bank. Generally, transaction accounts are accounts which would permit an unlimited number of payments by check to third persons, and also an unlimited number of telephonic and preauthorized transfers to third persons or other accounts you may have with us. DETERMINING THE AVAILABILITY OF YOUR DEPOSIT The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit. When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term "Business Day" means any day other than a Saturday, Sunday or federally declared legal holiday, and the term "Banking Day" means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions. If you make a deposit before 4:00 pm CST on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 4:00 pm CST or on a day that we are not open, we will consider the deposit made on the next Business Day we are open. AVAILABILITY SCHEDULE Our policy is to make funds from your cash and check deposits available to you on the first Business Day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written. HOLDS ON OTHER FUNDS FOR CHECK CASHING If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it and we decided to delay availability on the deposit. HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited and we decided to delay availability on the deposit. LONGER DELAYS MAY APPLY In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit. The first \$225.00 of your deposits, however, may be available on the first Business Day after the day of deposit. If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available. SPECIAL RULES FOR NEW ACCOUNTS If you are a new customer, the following special rules may apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first Business Day after the day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the Seventh Business Day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the First \$5,525 will not be available until the first Business Day after the day of deposit. Funds from all other check deposits will be available on the Business Day after the day of your deposit. FOREIGN CHECKS Checks drawn on financial institutions outside of the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Because of this we do not accept foreign checks. Important Information About Your Account Substitute Checks and Your Rights What Is a Substitute Check? To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive a substitute check or electronic deposit of your check. The rights in this notice do not apply to original checks or electronic deposits of your checks. However, you have rights under other law with respect to those transactions. What Are My Rights Regarding Substitute Checks? In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees). The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law. If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 Business Days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account. How Do I Make a Claim for a Refund? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please call us at: 1-256-319-3600 or write to us at: First Community National Bank 402 West Main Street Steelville, MO 65565 (573) 233-1400 You may also email us at: info@meaffinancial.com You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances. Your claim must include: a. A description and collection of the loss, including the amount of the loss, and the date the loss occurred. b. An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss, and c. A copy of the substitute check and/or the following information to help us identify the substitute check such as the check number, the name of the person to whom you wrote the check, the amount of the check, IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING OR CHANGING AN ACCOUNT WITH YOUR FINANCIAL INSTITUTION Section 326 of the USA PATRIOT ACT requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or changes an existing account. This federal requirement applies to all new customers and current customers. This information is used to assist the United States government in the fight against the funding of terrorism and money-laundering activities. What this means to you: when you open an account or change an existing account, we will ask each person for their name, physical address, mailing address, date of birth, and other information that will allow us to identify them. We will ask to see each person's driver's license and other identifying documents and copy or record information from each of them. MOBILE DEPOSIT USER AGREEMENT This Mobile Deposit User Agreement ("Agreement") contains the terms and conditions for the use of First Community National Bank's Mobile Deposit services that First Community National Bank ("bank", "us", "our", or "we") may provide to you ("you", "or "User"). Other agreements you have entered into with First Community National Bank, as applicable to your First Community National Bank account(s), are incorporated by reference and made a part of this Agreement, including the Online Banking Agreement. 1. Services. First Community National Bank's Mobile Deposit services ("Services") are designed to allow you to make deposits to your checking, savings, or money market savings accounts from home or other remote locations by capturing the image of a check and delivering the images and associated deposit information to First Community National Bank or our designated processor. 2. Acceptance of these Terms. Your use of the Services constitutes your acceptance of this Agreement. This Agreement is subject to change without notice. We will notify you of any material change via e-mail, text message, or on our website by providing a link to the revised Agreement. Your continued use of the Services will constitute your acceptance of the revised Agreement. Further, First Community National Bank reserves the right, in its sole discretion, to change, modify, add, or remove portions from the Services. Your continued use of the Services will indicate your acceptance of any such changes to the Services. 3. Limitations of Service. When using the Services, you may experience technical or other difficulties. We will attempt to post alerts on our website to notify you of these interruptions in Service. We cannot assume responsibility for any technical or other difficulties or any resulting damages that 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. 4. Hardware and Software. In order to use the Services, you must obtain and maintain, at your expense, compatible hardware and software as specified by First Community National Bank. See www.fcnb.com for current specifications. First Community National 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. 5. Fees. A per deposit item fee may be charged for the Service. You are responsible for paying the fees for the use of the Service. Any fee that is charged will be disclosed prior to your deposit. First Community National Bank may change the fees for use of the Service at any time pursuant to the section titled "Acceptance of these Terms" above. e. You authorize First Community National Bank to deduct such fees from the same bank account as your mobile deposit. 6. 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 First Community National Bank is converted to an image for subsequent presentation and collection, it shall thereafter be deemed a check. 7. Error in Transmission. By using the Services you accept the risk that an item may be intercepted or misdirected to an ineligible item. 9. Availability of Funds. Checks deposited via the Service by the Bank's stated 4:00 p.m. CST deadline will be considered deposited on that business day and subject to the Funds Availability disclosure provided during account opening. Otherwise, we will consider that the deposit was made on the next business day we are open. Funds deposited using the Services will generally be made available on the first business day after the day of deposit. 10. Disposal of Transmitted Items. Upon your receipt of a confirmation from First Community National Bank that we have received an image that you have transmitted, you agree to prominently mark the item as "Electronically Presented," "VOID", or otherwise render it incapable of further transmission, deposit, or presentation. You agree never to re-present the item. You agree to retain the check for at least 60 calendar days from the date of the image transmission. After 60 days, you agree to destroy the check that you transmitted. During the time the retained check is available, you agree to properly handle the check and upon request, promptly provide it to First Community National Bank. 11. Deposit Limits. We reserve the right to and may establish limits on the dollar amount and/or number of items or deposits from time to time. 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. 12. Presentation. The manner in which the items are cleared, presented for payment, and collected shall be in First Community National Bank's sole discretion subject to the agreements governing your account. 13. Errors. You agree to notify First Community National Bank of any suspected errors regarding items deposited through the Services immediately, and in no event later than 30 days after the applicable First Community National Bank account statement is sent. Unless you notify First Community National 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 First Community National Bank for such alleged error. 14. Error in Transmission. By using the Services you accept the risk that an item may be intercepted or misdirected to an ineligible item. 15. Image Quality. The image of an item transmitted to First Community National Bank using the Services must be legible, as determined in the sole discretion of First Community National Bank. Without limiting the foregoing, the image quality of the items must comply with the requirements established from time to time by First Community National Bank, the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearinghouse or association. 16. User Warranties and Indemnification. You warrant to First Community National Bank that: You will only transmit eligible items. You will not transmit duplicate items. You will not re-deposit or re-present the original item. All information you provide to First Community National Bank is accurate and true. You will comply with this Agreement and all applicable rules, laws, and regulations. You are not aware of any factor which may impair the collectability of the item. You agree to indemnify and hold harmless First Community National Bank from any loss for breach of this warranty provision. 17. 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 Service in your possession and your records relating to such items and transmissions. 18. Termination. We may terminate this Agreement at any time, for any reason, and without notice. This Agreement shall remain in full force and effect 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 account agreement or any other agreement 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. Ownership & License. You agree that First Community National Bank retains all ownership and proprietary rights in the Services, associated content, technology, and website(s). Your use of the Services is subject to and conditioned upon your complete compliance with this Agreement. Without limiting the effect of the foregoing, any breach of this Agreement immediately terminates your right to use the Services. Without limiting the restriction of the foregoing, you may not use the Services (i) in any anti-competitive manner, (ii) in any anti-competitive manner, (iii) for any purpose which would be contrary to First Community National Bank's business interest, or (iii) to First Community National Bank's actual or potential economic disadvantage in any aspect. You may use the Services only in accordance with this Agreement. You may not copy, reproduce, distribute or create derivative works from the content and agree not to reverse engineer or reverse compile any of the technology used to provide the Services. 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 THE SERVICES (i) WILL MEET YOUR REQUIREMENTS, (ii) WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE SERVICE WILL BE ACCURATE OR RELIABLE, AND (iv) 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 EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES RESULTING FROM THE USE OR THE INABILITY TO USE THE SERVICES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF THIS SERVICES, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF FIRST COMMUNITY NATIONAL BANK HAS BEEN INFORMED OF THE POSSIBILITY THEREOF. Mobile Deposit FAQ Items that can be deposited Checks made payable to the account owner or joint owners that have been properly endorsed with (for deposit only) and the owner's signature. Items that cannot be deposited No foreign checks No Bonds No 3rd party checks No returned or re-deposited items No rebate checks \* May not be able to image Money orders other than Western Union Note: Cutoff time for submitting deposits is 4:00 p.m. Central Time (M-F) Message and data rates may apply. Please check with your communications service provider for access rates, texting charges, and other applicable fees. ELECTRONIC BANKING RULES 1. In order to participate in First Community National Bank Electronic Banking services, you must have at least one First Community National Bank Account. If you are applying for Electronic Banking services, you must be the sole or joint owner of the bank account(s) for which Electronic Banking services apply and you must have full signing authority on the accounts. If there is any change of ownership of any such account(s), notification must be immediately provided to First Community National Bank. You will be given a User Name(s) and Password(s) for accessing your bank account(s) using Electronic Banking Services. You are responsible for maintaining the confidentiality of your User Name(s) and Password(s) in order to maintain the security of your account. I hereby agree to the First Community National Bank's Privacy Policy and the First Community National Bank's Terms of Use. 2. You have the right to terminate Electronic Banking services at any time upon delivery of written notice to First Community National Bank. First Community National Bank has the right to terminate its obligation to provide Electronic Banking Services to you upon ten days prior written notice. If account is inactive for a period of six consecutive months, FCNB may terminate your Electronic Banking Service without written notice to you. 3. You understand and agree that any First Community National Bank Electronic Banking transaction which results in a negative account balance may be refused by First Community National Bank. 4. You agree that First Community National Bank has the right to change the fees for Electronic Banking Services upon 30 days prior written notice to you. In addition, First Community National Bank has the right to amend these rules from time to time providing you with a copy of the amended rules. 5. You must have a First Community National Bank checking account for Online Bill Payment services. If you use First Community National Bank Online Bill Pay, you agree that First Community National Bank shall not be responsible for any payment delays that occur for reasons beyond the Bank's control. 6. You agree to waive and release any claims against First Community National Bank arising out of, or in any way related to, Electronic Banking Services except for those claims resulting solely from the negligent acts or omissions of the Bank. 7. The fees you incur for Internet access shall be your sole responsibility. 8. It is your sole responsibility to ensure your device(s) are compatible with and capable of operating in a manner that allows you to utilize Electronic Banking Services securely, including, but not limited to, installing current software manufacturer provided patches and current anti-virus/anti-spyware software. 9. Any new accounts opened by you are subject to the same terms and conditions as existing accounts. 10. You agree to indemnify and hold harmless First Community National Bank from any loss for breach of this warranty provision. 11. 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 Service in your possession and your records relating to such items and transmissions. 12. Presentation. The manner in which the items are cleared, presented for payment, and collected shall be in First Community National Bank's sole discretion subject to the agreements governing your account. 13. Errors. You agree to notify First Community National Bank of any suspected errors regarding items deposited through the Services immediately, and in no event later than 30 days after the applicable First Community National Bank account statement is sent. 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You will not transmit duplicate items. You will not re-deposit or re-present the original item. All information you provide to First Community National Bank is accurate and true. You will comply with this Agreement and all applicable rules, laws, and regulations. You are not aware of any factor which may impair the collectability of the item. You agree to indemnify and hold harmless First Community National Bank from any loss for breach of this warranty provision. 17. 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 Service in your possession and your records relating to such items and transmissions. 18. Termination. We may terminate this Agreement at any time, for any reason, and without notice. This Agreement shall remain in full force and effect 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 account agreement or any other agreement 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. Ownership & License. You agree that First Community National Bank retains all ownership and proprietary rights in the Services, associated content, technology, and website(s). Your use of the Services is subject to and conditioned upon your complete compliance with this Agreement. Without limiting the effect of the foregoing, any breach of this Agreement immediately terminates your right to use the Services. Without limiting the restriction of the foregoing, you may not use the Services (i) in any anti-competitive manner, (ii) in any anti-competitive manner, (iii) for any purpose which would be contrary to First Community National Bank's business interest, or (iii) to First Community National Bank's actual or potential economic disadvantage in any aspect. You may use the Services only in accordance with this Agreement. You may not copy, reproduce, distribute or create derivative works from the content and agree not to reverse engineer or reverse compile any of the technology used to provide the Services. 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 THE SERVICES (i) WILL MEET YOUR REQUIREMENTS, (ii) WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE SERVICE WILL BE ACCURATE OR RELIABLE, AND (iv) 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 EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES RESULTING FROM THE USE OR THE INABILITY TO USE THE SERVICES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF THIS SERVICES, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF FIRST COMMUNITY NATIONAL BANK HAS BEEN INFORMED OF THE POSSIBILITY THEREOF. Mobile Deposit FAQ Items that can be deposited Checks made payable to the account owner or joint owners that have been properly endorsed with (for deposit only) and the owner's signature. Items that cannot be deposited No foreign checks No Bonds No 3rd party checks No returned or re-deposited items No rebate checks \* May not be able to image Money orders other than Western Union Note: Cutoff time for submitting deposits is 4:00 p.m. Central Time (M-F) Message and data rates may apply. Please check with your communications service provider for access rates, texting charges, and other applicable fees. ELECTRONIC BANKING RULES 1. In order to participate in First Community National Bank Electronic Banking services, you must have at least one First Community National Bank Account. If you are applying for Electronic Banking services, you must be the sole or joint owner of the bank account(s) for which Electronic Banking services apply and you must have full signing authority on the accounts. If there is any change of ownership of any such account(s), notification must be immediately provided to First Community National Bank. 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You agree to waive and release any claims against First Community National Bank arising out of, or in any way related to, Electronic Banking Services except for those claims resulting solely from the negligent acts or omissions of the Bank. 7. The fees you incur for Internet access shall be your sole responsibility. 8. It is your sole responsibility to ensure your device(s) are compatible with and capable of operating in a manner that allows you to utilize Electronic Banking Services securely, including, but not limited to, installing current software manufacturer provided patches and current anti-virus/anti-spyware software. 9. Any new accounts opened by you are subject to the same terms and conditions as existing accounts. 10. You agree to indemnify and hold harmless First Community National Bank from any loss for breach of this warranty provision. 11. Cooperation with Investigations. 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This Agreement shall remain in full force and effect 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 account agreement or any other agreement 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. Ownership & License. You agree that First Community National Bank retains all ownership and proprietary rights in the Services, associated content, technology, and website(s). Your use of the Services is subject to and conditioned upon your complete compliance with this Agreement. Without limiting the effect of the foregoing, any breach of this Agreement immediately terminates your right to use the Services. Without limiting the restriction of the foregoing, you may not use the Services (i) in any anti-competitive manner, (ii) in any anti-competitive manner, (iii) for any purpose which would be contrary to First Community National Bank's business interest, or (iii) to First Community National Bank's actual or potential economic disadvantage in any aspect. You may use the Services only in accordance with this Agreement. You may not copy, reproduce, distribute or create derivative works from the content and agree not to reverse engineer or reverse compile any of the technology used to provide the Services. 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 THE SERVICES (i) WILL MEET YOUR REQUIREMENTS, (ii) WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE SERVICE WILL BE ACCURATE OR RELIABLE, AND (iv) 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 EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES RESULTING FROM THE USE OR THE INABILITY TO USE THE SERVICES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF THIS SERVICES, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF FIRST COMMUNITY NATIONAL BANK HAS BEEN INFORMED OF THE POSSIBILITY THEREOF. Mobile Deposit FAQ Items that can be deposited Checks made payable to the account owner or joint owners that have been properly endorsed with (for deposit only) and the owner's signature. Items that cannot be deposited No foreign checks No Bonds No 3rd party checks No returned or re-deposited items No rebate checks \* May not be able to image Money orders other than Western Union Note: Cutoff time for submitting deposits is 4:00 p.m. Central Time (M-F) Message and data rates may apply. Please check with your communications service provider for access rates, texting charges, and other applicable fees. ELECTRONIC BANKING RULES 1. In order to participate in First Community National Bank Electronic Banking services, you must have at least one First Community National Bank Account. If you are applying for Electronic Banking services, you must be the sole or joint owner of the bank account(s) for which Electronic Banking services apply and you must have full signing authority on the accounts. If there is any change of ownership of any such account(s), notification must be immediately provided to First Community National Bank. You will be given a User Name(s) and Password(s) for accessing your bank account(s) using Electronic Banking Services. You are responsible for maintaining the confidentiality of your User Name(s) and Password(s) in order to maintain the security of your account. I hereby agree to the First Community National Bank's Privacy Policy and the First Community National Bank's Terms of Use. 2. You have the right to terminate Electronic Banking services at any time upon delivery of written notice to First Community National Bank. First Community National Bank has the right to terminate its obligation to provide Electronic Banking Services to you upon ten days prior written notice. If account is inactive for a period of six consecutive months, FCNB may terminate your Electronic Banking Service without written notice to you. 3. You understand and agree that any First Community National Bank Electronic Banking transaction which results in a negative account balance may be refused by First Community National Bank. 4. You agree that First Community National Bank has the right to change the fees for Electronic Banking Services upon 30 days prior written notice to you. In addition, First Community National Bank has the right to amend these rules from time to time providing you with a copy of the amended rules. 5. You must have a First Community National Bank checking account for Online Bill Payment services. If you use First Community National Bank Online Bill Pay, you agree that First Community National Bank shall not be responsible for any payment delays that occur for reasons beyond the Bank's control. 6. You agree to waive and release any claims against First Community National Bank arising out of, or in any way related to, Electronic Banking Services except for those claims resulting solely from the negligent acts or omissions of the Bank. 7. The fees you incur for Internet access shall be your sole responsibility. 8. It is your sole responsibility to ensure your device(s) are compatible with and capable of operating in a manner that allows you to utilize Electronic Banking Services securely, including, but not limited to, installing current software manufacturer provided patches and current anti-virus/anti-spyware software. 9. Any new accounts opened by you are subject to the same terms and conditions as existing accounts. 10. You agree to indemnify and hold harmless First Community National Bank from any loss for breach of this warranty provision. 11. 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 Service in your possession and your records relating to such items and transmissions. 12. Presentation. The manner in which the items are cleared, presented for payment, and collected shall be in First Community National Bank's sole discretion subject to the agreements governing your account. 13. Errors. You agree to notify First Community National Bank of any suspected errors regarding items deposited through the Services immediately, and in no event later than 30 days after the applicable First Community National Bank account statement is sent. Unless you notify First Community National 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 First Community National Bank for such alleged error. 14. Error in Transmission. By using the Services you accept the risk that an item may be intercepted or misdirected to an ineligible item. 15. Image Quality. The image of an item transmitted to First Community National Bank using the Services must be legible, as determined in the sole discretion of First Community National Bank. Without limiting the foregoing, the image quality of the items must comply with the requirements established from time to time by First Community National Bank, the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearinghouse or association. 16. User Warranties and Indemnification. You warrant to First Community National Bank that: You will only transmit eligible items. You will not transmit duplicate items. You will not re-deposit or re-present the original item. All information you provide to First Community National Bank is accurate and true. You will comply with this Agreement and all applicable rules, laws, and regulations. You are not aware of any factor which may impair the collectability of the item. You agree to indemnify and hold harmless First Community National Bank from any loss for breach of this warranty provision. 17. 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 Service in your possession and your records relating to such items and transmissions. 18. Termination. We may terminate this Agreement at any time, for any reason, and without notice. 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Ownership & License. You agree that First Community National Bank retains all ownership and proprietary rights in the Services, associated content, technology, and website(s). Your use of the Services is subject to and conditioned upon your complete compliance with this Agreement. Without limiting the effect of the foregoing, any breach of this Agreement immediately terminates your right to use the Services. Without limiting the restriction of the foregoing, you may not use the Services (i) in any anti-competitive manner, (ii) in any anti-competitive manner, (iii) for any purpose which would be contrary to First Community National Bank's business interest, or (iii) to First Community National Bank's actual or potential economic disadvantage in any aspect. You may use the Services only in accordance with this Agreement. You may not copy, reproduce, distribute or create derivative works from the content and agree not to reverse engineer or reverse compile any of the technology used to provide the Services. 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 THE SERVICES (i) WILL MEET YOUR REQUIREMENTS, (ii) WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE SERVICE WILL BE ACCURATE OR RELIABLE, AND (iv) ANY ERRORS IN THE SERVICES OR TECHNOLOGY WILL BE CORRECTED. 22. LIMITATION OF LIABILITY. 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