

## Mobile Banking Terms and Conditions

Deposit Limits- Maximum deposit dollar limit of \$2,000 per item \$2,500 per day  
Item Count - Maximum number of item to deposit is 5 per day.

Acceptable Checks- We accept checks made payable to you, with a current date, drawn on a U.S. bank. We do not accept money orders, cashier's checks, traveler's checks, or tax refund checks. Bank of York will not except checks made to joint payees.

Availability- There is a 2:00 p.m. Central cutoff time (on Business Days we are open) for deposits made with Mobile Deposit. Deposits submitted on weekends, federal holidays, and after 2:00 p.m. Central Monday-Friday are processed the following business day. Typically, funds are made available on the next business day but longer delays may apply. We may delay availability of funds from any deposit you make through Mobile Banking at our sole discretion at any time for any reason. You will be contacted if a hold is placed on funds deposited.

Endorsement - Endorse the check with "For Bank of York Mobile Deposit Only" above your signature. Do not destroy your check for 45 days following the successful completion of your deposit.

Any e-mail you provide when making a mobile deposit will be used for your mobile deposit notification. This will not change any email addresses previously provided. You will receive an email confirming receipt of your deposit and a second email notifying you if your deposit has been approved or declined for processing. By using this mobile check deposit feature, you confirm your agreement to the Terms and Conditions provided when you enrolled in Online and Mobile Banking.

If you have questions, please contact Bank of York at 205-392-5205 during business hours.