



Effective: 07/01/2025

MOBILE DEPOSIT DISCLOSURE

Mobile Deposit allows you to deposit money into certain accounts with your mobile device camera using Albany Bank's mobile application. To use Mobile Deposit, you must be an account holder of Albany Bank & Trust Co., N.A. and have agreed to the Internet Banking Terms of Service.

Types of checks: You can only deposit checks using Mobile Deposit. However, there are some checks that you cannot deposit. These include:

- A. Checks payable to any person or entity other than you.
- B. Checks drawn on any account that you own or you are a signer on.
- C. Checks containing any alteration of which you know or believe to be fraudulent or not authorized by the owner of the account on which the check is drawn.
- D. Any checks that are not in original form with a signature such as substitute checks.
- E. Checks written off an account at a financial institution outside of the United States.
- F. Checks not payable in U.S. currency.
- G. Checks that will put you over the daily deposit limit. See Deposit limits below for more information.

Note that any check that you attempt to deposit using Mobile Deposit is subject to verification by Albany Bank & Trust Co., N.A. We may reject an item for deposit for any reason and will not be liable to you. In such a case you will need to deposit the item at one of our branch locations.

Absence of Endorsement: If you fail to endorse a check that you are depositing by Mobile Deposit and this check causes a loss due to the absence of endorsement, you will be responsible for the loss.

Receipt: We are not responsible for items that we do not receive. Processing and/or transmission errors can occur after we acknowledge receipt that may impact transaction completion.

Cut-off times for deposits: Deposits made via Mobile Deposit must be made before 4:00 pm Central Time in order to be considered deposited same day. Deposits made after 4:00 pm Central Time will be considered deposited the next business day. A business day is Monday through Friday, excluding Federal holidays and as otherwise posted in our banking branches or at www.albank.com

Availability of funds deposited: Once deposited, subject to the cut-off time described above if you are a consumer, up to \$275.00 of the total of your deposit for the day made in any manner (including branch, ATM, etc.) will be available to you on the first business day after the day of deposit.

Destruction of original check: Once you have deposited the check successfully, you should store the check in a secure location for 14 days. After 14 days, and you have confirmed the deposited funds have been applied to your account correctly, you must destroy the check. Destroying the check prevents it from being presented for deposit another time. You will be liable for checks that are presented more than once.

Changes/Removal of Service: We may in our sole discretion, modify, add, or remove portions of the service or end the service at any time without notice. We may turn off the service to you if we suspect fraud, if you misuse Mobile Deposit, have excessive overdrafts or returned items, or for other reasons in our sole discretion.

Deposit limits: The amount per check deposited using Mobile Deposit cannot exceed \$5,000.00. The total amount of checks deposited using Mobile Deposit per day cannot exceed \$5,000.00. These limits may change from time to time without notice.



Albany Bank & Trust Company, NA
EQUAL OPPORTUNITY EMPLOYER

