

Remote Deposit Anywhere Service Terms and Conditions

The Bank's Remote Deposit Anywhere Service is a separate service available only to certain customers designated in writing and is designed to allow you to make deposits to your checking or savings accounts from your camera-enabled mobile device. Capturing check images and information and delivering the items and associated deposit information to the Bank or the Bank's third-party processor via a wireless connection.

Eligibility Requirements: The Customer must have internet banking to facilitate this service. The Customer must have an established banking relationship for 30 days.

Customer Acknowledgement: The Customer understands that any action taken pursuant to this agreement will be conducted by electronic means that complies with the operating and security procedures applicable to this service. The Customer affirms that the customer's act described in this agreement will be attributed to the customer and will constitute the duly authorized electronic signature of the customer.

Eligible Items: Cash and coins are not accepted through Remote Deposit Anywhere. You may deposit checks only through RDA; however, the following types are not accepted:

- U.S. Treasury Checks
- Cashier's Checks
- Money Orders
- Insurance Claim Checks
- Checks that are not payable in US Dollar
- Checks that are not drawn on a branch within the US borders

Availability of Funds: For Deposits made before 5:00 pm, funds will be available the next business day. For deposits made after 5:00 pm, funds will be available on the second business day. All items are subject to Southern States Bank Funds Availability Policy.

Disposal of Transmitted Items: Place an indication on the check that you have deposited the item. Verify the deposit on your monthly statement. Retain and store the item for a maximum of 30 days in a secure manner. After 30 days of presentment, shred the item.

Deposit Limits: All items deposited via the service are subject to bank review and/ or approval. The deposit limits set forth for personal customers is \$2,500.00 a day and \$5,000.00 per month. The deposit limit for business customers is customized and is based on the needs of the business customer.

Other provisions: You agree that the representations, warranties, agreements, and disclaimers of paragraphs 3, 4, 5, 6 and 8 above applicable to the Mobile Banking Services apply to the Remote Deposit Anywhere Service with the same force and effect as if they were set forth in this section .

Change in Terms

This agreement is subject to change from time to time. We will notify you of any material change, including fees, via email, text/ statement message, or on our website. Your continued use of the service will indicate your acceptance of the revised agreement. Further, the bank reserves the right, in its sole discretion, to change, modify, add or remove portions from the service.

Termination

Either party may terminate this agreement at any time and for any reason. This agreement shall remain in full force and in effect unless and 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 service for any unauthorized or illegal purposes or you use the service in a manner inconsistent with other related agreements with us.

Security Procedures

Customer agrees to comply with all written instructions, letters or other directives from Southern States Bank with respect to Southern States Bank's requirements for security procedures. All checks should be destroyed 30 days after capture date, User Names and Passwords should not be shared, all captured images should be kept in a secure location.

Fees

Refer to Southern States Bank Schedule of Fees.

Transmission Restrictions

Customer agrees that they will not initiate an electronic check capture unless it is in possession of the corresponding unpaid and uncanceled original check or substitute check that is payable to customer or endorsed to customer or is blank. Customer will retain the original check or legible copy of the check for at least 30 days, and upon Southern States Bank's request, will promptly furnish Southern States Bank a legible copy or image of the original check or substitute check sufficient to allow Southern States Bank to discharge its duties and obligations under Check 21 and the UCC in a timely manner.

Detecting Errors

Southern States Bank is not responsible for detecting any errors contained in any electronic data.

Collection of Checks

Southern States Bank is providing an electronic service for the presentment of checks only and is not responsible if any account on which a check is drawn has an insufficient balance of available funds to pay the check.