

FBBmobile with FBBdeposit

Rules and Disclosures

1. List of Services

You may use *FBBmobile* to perform the following activities:

- View current balance information for your linked accounts.
- Review available transactions for your linked accounts.
- View contact telephone numbers and additional contact details.
- View account alerts and notifications.
- Transfer funds between your linked accounts.
- Deposit checks via remote deposit capture from your mobile device - *FBBdeposit*.

2. Devices Supported

FBBmobile can operate on any IOS or Android device. *FBBdeposit* requires the device to have a camera.

3. Transaction Limits

Transaction limits are set and can be modified as determined by FBB in its sole discretion. General guidelines are as follows:

Transfers

The dollar amount of transfers to/from internal FBB deposit accounts on any single business day shall not exceed the lesser of the balance of the account the funds are being transferred from or \$100,000.

The dollar amount of transfers to/from an external deposit account on any single business day shall not exceed \$50,000.

Deposits through *FBBdeposit*

The dollar amount of each Mobile RCC deposit shall not exceed \$5,000.00 and the number of such deposits shall not exceed [2] per day.

4. Qualifications

To use *FBBmobile* you must be a registered Internet Banking System user, enroll in the mobile services and download the mobile application to your mobile device.

To make deposits to your FBB deposit account with *FBBdeposit*, you must have access to *FBBmobile* through a supported device with a camera and adhere to the following guidelines:

Initial Access

- Must be a Farm Bureau member.
- Must have a FBB deposit account for at least 6 months.
 - If not, must be a Farm Bureau member for at least one year, or
 - Must have another Bank relationship for at least 6 months.
- Account must be in good standing.
 - Limited NSF/OD activity
 - ≤ 2 within previous 12 months
 - Limited returned deposit item activity.
- Other factors at the Bank's discretion.

Ongoing Access

- Must adhere to agreements and FBB policies and procedures.
- Must maintain positive balance in deposit account.
 - Not NSF/OD more than 1 occurrence per year.
- No duplicate items submitted.
- No more than 1 returned deposited item per year.
- Other factors at the Bank's discretion.

5. Funds Availability for Deposits Made with *FBBdeposit*

As a general rule, deposits made to your FBB deposit account through *FBBmobile* with *FBBcapture* prior to the daily cut-off time of 5 p.m. CST will be credited to your deposit account the next business day. Deposits made after the daily cut-off time will be credited within two business days.

See FBB's Deposit Account Terms and Conditions, Funds Availability Policy and Mobile Application Services Agreement for complete funds availability disclosures.