



EXHIBIT “A”

ACCESS REQUIREMENTS FOR CONSUMER AND BUSINESS REMOTE DEPOSIT CAPTURE SERVICES

Remote Deposit Services may be initiated through a mobile device, which must meet the following requirements:

- The device must have an Android or iOS operating system;
- The device must have the Credit Union’s Mobile App downloaded to the mobile device;
- The device must be able to capture an image of the Item;
- The device must be able to process or utilize the software necessary to facilitate the electronic clearing of the captured Item; and
- The device must be able to transmit the image electronically.

NOTE: Image quality of all items must comply with the requirements as established by the American National Standards Institute (ANSI), the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearing house or association.