

REMOTE CHECK DEPOSIT

Terms of Use and Procedures

Use of Minnwest Bank's (Minnwest or the Bank) Remote Deposit Services is subject to the following Terms of Use and Procedures. Minnwest personnel may come to the merchant's place of business to monitor compliance with the Terms of Use and Procedures and applicable law. Minnwest reserves the right to update the Terms of Use and Procedures at any time without notice.

General

Customer shall be responsible, at its expense, for procuring and maintaining the communications equipment and lines and computer equipment according to the following specifications:

Secure Internet connection that supports a minimum 128 bit encryption. Ethernet connection – DSL, ADSL, Cable, T-1 and other high-speed Internet connections are recommended.

Hardware requirements –

- 2.0 (or higher) GHz processor
- Monitor with 1024 x 768 resolution
- 1 GB RAM recommended (256 MB minimum)
- 40 GB Hard Drive
- Ethernet Adapter (10/100)
- USB 2.0 port

Software – required software will be provided by Minnwest

Operating system – Windows 2000 with Service Pac 4 or higher, Windows XP Service Pack 2, Windows Server 2003, Windows Vista

Internet Explorer 6.0 or higher

Antivirus software

Firewall

The customer agrees to use a scanner model and type that has been authorized and approved by Minnwest. The customer may either purchase the scanner or use the Bank's scanner and pay a monthly usage fee as outlined on Exhibit A of the Remote Check Deposit Agreement.

To use the system, you must have at least one checking account at Minnwest, be an eCorp customer, have a valid email address, complete the Remote Deposit Services Application, and sign the Remote Check Deposit Agreement.

The system can be used to send check images for deposit to only Minnwest accounts designated for access by the system in your Remote Deposit Services Application.

Remote deposit access to your accounts through the system will be based upon the identification of users and authority levels specified by you in your Remote Deposit Services Application. We undertake no obligation to monitor transactions through the system to determine that they are made on behalf of the accountholder.

User ID, Password and Authentication Method

In your electronic communications with us, you must use your User ID, Password and Authentication Method to initiate a secure system session with us. You may then use the tools provided by us within the system.

When we commence your ability to access the system, we will establish access for you using a temporary password. You will be required to change your password upon your first login and periodically thereafter. You should not under any circumstances disclose your password to anyone, including anyone claiming to represent the Financial Institution.

Your password must be at least eight characters in length and consist of both alpha and numeric characters for purposes of security. Your password must utilize both upper and lower case characters. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, names of children, and should be memorized rather than written down. You will be required to change your password at least every six months. You should also change your password if you believe it has been compromised.

Cutoff Time

Deposits successfully submitted through the system before 3:00pm on a business day are posted to your account the same day. Deposits submitted after 3:00pm on a business day or on a non-business day will be posted on the next business day.

Service Availability

The Remote Check Deposit Service is available 24-hours a day, 7-days a week, even on weekends and holidays.

Deposit Verification

You will receive a Remote Deposit Receipt from the Financial Institution when a deposit has been successfully submitted to the Bank. If you do not receive the receipt, the deposit has not been received by the Bank. The receipt will state the checking account number, the deposit total, and a listing of the checks deposited. Call the Bank as soon as possible if there are any discrepancies or if you do not receive a receipt.

Your Operational Responsibilities

1. Maintaining at least one or more checking accounts at the Bank eligible for the receipt of deposits.
2. Performing initial installation procedures in accordance with the Bank's Remote Deposit Installation Guide.

3. Using the system only for your internal business purposes.
4. Exercising due care in preserving the confidentiality of any User ID, Password, or other authentication method provided by the Bank and to prevent the use of the system by unauthorized persons.
5. Installing and implementing any changes and upgrades to the system as required by the Bank. The Remote Check Deposit software will automatically search for and install updates each time you log-on.
6. Using only equipment authorized and approved by the Bank. Do not bypass, override or disable any security mechanisms within the equipment or software.
7. Ensuring equipment is clean and operating properly at all times.
8. Inspecting and verifying the quality of images of the front and back of original checks and that the check image contains all endorsements from the original check.
9. Depositing checks through the system that are in U.S. dollars and are drawn on or payable through a U.S. financial institution.
10. Depositing checks through the system that have not been previously presented and paid. If the software detects potential duplicate checks, it will alert you that the item cannot be deposited. Items returned unpaid by the Paying Bank cannot be resubmitted electronically and will have to be presented to the Bank in person.
11. Entering the correct dollar amount of each check image. The software can read the customer's handwriting and automatically fill in the check amount in most cases.
12. Ensuring the MICR line information from the original check is accurately scanned, entered or repaired for each check image.
13. Ensuring each deposit is in balance before it is submitted to the Bank.
14. In the event of a lost, mistaken, unusable or fraudulent electronic check image, you must cooperate fully with the Bank in providing information about the image.
15. Maintaining control over and securely storing the original checks which have been electronically submitted to the Financial Institution.

Caring for the Scanner

All supported scanners are compliant with Federal Reserve regulations and generate images in the approved X9.37 format.

Scanners should be placed at least 18 inches from other electronic equipment.

Do not insert checks that could damage the scanner, such as stapled checks.

Use compressed air to clean the scanner frequently. This eliminates dust and paper fragments that may damage the scanner.

Follow the replacement instructions as described in the scanner's instruction manual to replace your scanner's replaceable parts (including cartridge, absorbing felt, ink rollers, stamp pads, and lens cover).

If your scanner fails to operate, you will call 888-677-4888 for assistance. If it is determined that your scanner must be sent in for repair, call the Bank to receive a scanner to use until your scanner is repaired.

Storage and Destruction of physical checks

The originally scanned checks must be securely stored for 30 calendar days, after which time you must destroy the physical checks by means of secure shredding or other industry accepted secure destruction methods.

1. Store all original checks in a safe or lockbox, accessible only by authorized personnel,
2. Do not store customers' account information, photocopies, or private information in your general files, which are accessible to non-authorized personnel.
3. Maintain a filing system that easily identifies any missing checks. Suggestions include:
 - a. Store a paper copy of each deposit receipt along with the original checks.
 - b. Store the checks in chronological order
 - c. Maintain an accurate count of checks you have stored at any time.
4. Maintain a cross-cut paper shredder on-site or hire a third-party service for the secure destruction of checks.
5. Have a locked or secure trash bin for the disposal of shredded checks.

Storage of electronic images

All electronic deposits are permanently stored at the bank, not on your local computer. Images are only stored temporarily in your computer's memory until a deposit is submitted to the Bank or until a deposit is cancelled. The check images are then removed from your computer's memory.

Service Unavailability

If the Remote Check Deposit Service is unavailable, notify the Bank as soon as possible. During the time that the Service is unavailable, you may make deposits physically at a bank office.