

Terms and Conditions

Eligible Items: You can scan and deposit only checks. We will accept checks drawn on a U.S. bank which are made payable to you. We will not accept money orders, cashier's checks, or travelers checks. If you have any questions, please contact MainSource Customer Service at 1-800-713-6083.

Fees:

- Simple Checking, Regular Savings, Dream Maker Savings, Dream Maker Savings Direct, and Select Savings products will be charged \$0.50 per deposited item.
- All business accounts will incur a \$1.50 mobile deposit fee per deposited item.
- All other retail Checking accounts will not be charged a fee for mobile deposit.

Eligibility: MainSource Mobile Check Capture is available to most MainSource customers who have an active, qualified account in good standing for at least 30 business days. MainSource Fresh Start and Public Funds accounts are not eligible for this feature. MainSource reserves the right to remove access to this feature for any account if fraudulent activity or inappropriate use of the feature is identified.

Limits: Default deposit limits of \$1,500/day and \$5,000/month. If you attempt a deposit in excess of these limits, we may reject your deposit. To inquire about a higher limit, please visit your local branch or contact MainSource Customer Service at 800-713-6083.

Funds Availability: Deposits made by 7:00 pm EST may be available as soon the next business day; however, we reserve the right to hold funds for availability for up to 7 days

Endorse your check: Remember to endorse your check and indicate "For Mobile Deposit" below your signature.

Check Retention: Keep your check in a secure area for at least 14 days. Make sure your check has been deposited to your account before destroying the check.

Returned or Rejected Deposits: You are responsible for any deposit made into your MainSource account. Any item that is dishonored, rejected, or otherwise returned unpaid is your responsibility and any credit applied due to such item being deposited may be immediately reversed. You agree to reimburse MainSource Bank for all loss, cost, damage or expense caused by or relating to the processing of the returned item. We may debit any of your accounts to obtain payment for any item that has been returned or rejected.

Hardware and Software: In order to use the Services, you must obtain and maintain, at your expense, compatible hardware and software as specified by MainSource from time to time. See MainSourceBank.com for current hardware and software specifications. MainSource is not responsible for any third party software you may need to use the Services. Any such software is accepted by you as is and is subject to the terms and conditions of the software agreement you enter into directly with the third party software provider at time of download and installation.

Image Quality: The image of an item transmitted to MainSource using the Services must be legible, as determined in the sole discretion of MainSource. Without limiting the foregoing, the image quality of the items must comply with the requirements established from time to time by MainSource, ANSI, the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearinghouse or association.

Your Responsibility: In addition, you agree that you will not modify, change, alter, translate, create derivative works from, reverse engineer, disassemble or decompile the technology or Service, copy or reproduce all or any part of the technology or Service; or interfere, or attempt to interfere, with the technology or Service. We and our technology partners, inclusive of, but not limited to, Digital Insight and Vertifi Software, LLC, retain all rights, title and interests in and to the Services, Software and Development made available to you.

Accountholder's Indemnification Obligation: You understand and agree that you are required to indemnify our technology partners, including but not limited to Digital Insight (Digital Insight) and Vertifi Software, LLC (Vertifi), and hold harmless Digital Insight, its affiliates, officers, employees and agents, as well as Vertifi, its affiliates, officers, employees, and agents, from and against any third party claims, suits, proceedings, actions or demands, including to claims of another financial institution, business entity or governmental authority, and all losses, liabilities, damages, fines, penalties, costs and expenses, including court costs and reasonable attorney fees and expenses, arising from such claims, to the extent such claim is related to FI or End User's use of the Services, Vertifi

or Digital Insight Applications, unless such claim directly results from an action or omission made by Digital Insight or Vertifi in bad faith. You understand and agree that this paragraph shall survive the termination of this Agreement.

DISCLAIMER OF WARRANTIES: YOU AGREE THAT YOUR USE OF ANY REMOTE BANKING SERVICE AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF ANY REMOTE BANKING SERVICE, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. WE MAKE NO WARRANTY THAT ANY REMOTE BANKING SERVICE WILL MEET YOUR REQUIREMENTS OR WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE. WE MAKE NO WARRANTY THAT THE RESULTS THAT MAY BE OBTAINED WILL BE ACCURATE OR RELIABLE OR THAT ANY ERRORS IN ANY REMOTE BANKING SERVICE OR TECHNOLOGY WILL BE CORRECTED.

LIMITATION OF LIABILITY: YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF ANY REMOTE BANKING SERVICE, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF WE HAVE BEEN INFORMED OF THE POSSIBILITY THEREOF, EXCEPT AS OTHERWISE REQUIRED BY LAW.