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## Business Deposit Drop-Off Services Agreement

Date: \_\_\_\_\_

Member Name: \_\_\_\_\_

Member Account Number: \_\_\_\_\_

The Business Deposit Drop-Off Services is an optional service available for Member's, so long as this Agreement is on file with FirstLight Federal Credit Union ("FirstLight") and the Member strictly abides by the following terms and conditions.

1. Each deposit that is dropped off in the Business Center shall be placed in a sealed Plastic Tamper Evident Deposit Bag approved by FirstLight ("Bag") and securely locked/sealed. An original deposit slip shall be enclosed with the deposit. The Business Center Deposit Drop-Off Services is to be used only for deposits in the form of cash, checks, or other like items intended for deposit to the Member's account. All deposits are subject to the standard rules and regulations of FirstLight governing deposits.
2. FirstLight is authorized to open any bag deposited. In each deposit bag there shall be an itemized list of the cash and checks, drafts and other like items enclosed in the bag and the Member will retain in its own records a copy of such list. The Member expressly agrees to accept as final and conclusive the record of FirstLight employees as to what property of the Member is in the bag when opened and the count of FirstLight shall be final and binding.
3. Deposits with corrections of \$100.00 or less will be processed with the appropriate corrections made to the deposit. Deposits with corrections of \$100.01 or more, FirstLight will contact the Member for instructions on how to proceed. FirstLight reserves the right to process deposits with corrections of \$100.01 or more with the necessary corrections made if the member has not contacted FirstLight and/or picked up the bag prior to 3:00 pm the same business day.
4. Should the Member drop off a non-FirstLight deposit or non-workable transaction and said bag is not claimed by the Member or its accredited representative within 3 business days after being dropped off, FirstLight may then or at any time thereafter forcibly open the same in the presence of any two of its officers or employees, remove the contents therein, list them and have a lien upon them for the safekeeping thereof and shall not be liable for the value of the bag destroyed. FirstLight may, at its sole and absolute discretion, deposit the contents in the Member's account.
5. If the deposit is to be processed in the presence of the member its accredited representative will remain at the Engagement Center and wait till staff is available to conduct the transaction.
6. The Member will notify FirstLight in writing in FirstLight's required form of any changes in the accredited representatives who are authorized to claim the bags or receipts, or in any changes of the authority under which such persons may act. Such notice of changes shall be effective when received in writing by FirstLight.

7. Member releases and discharges FirstLight from any and all liability and claims arising out of Member's use of the drop off services, and shall hold FirstLight harmless from the same, including loss due to negligence of FirstLight and its agents. In no event will FirstLight be liable for any indirect, special or consequential damages even if advised of the possibility of same.

8. Our responsibility for the security of the bag is to use reasonable care. This means we are not automatically liable for just any loss, only for losses that result from our own negligence, only to the extent we caused a loss, and reduced by your contribution to any loss. In legal terms, we are a "bailee" until the point: (a) when we open the bag and inventory its contents (if that is what we are asked to do); or (b) until you sign the receipt for and take custody of the bag (if we do not open the bag).

9. FirstLight may terminate the Member's use of the Business Deposit Drop-Off Services with seven days' notice by registered mail addressed to the last known post office address of the Member according to the account records.

10. Member expressly agrees that the use of the Business Deposit Drop-Off Services shall be at the sole risk of the Member who hereby assumes any and all risk incidental to or arising out of the Business Deposit Drop-Off Services. The Member further agrees to be bound by any future Rules and Regulations promulgated by FirstLight and communicated to Member and shall form an integral part of this Agreement.

11. The Member will keep a copy of this Agreement. FirstLight may change this Agreement without prior notice to the Member. FirstLight will give notice of any change to the Agreement.

**Authorized Member(s) on Account**

**By signing below, I (We) agree to the terms of this said agreement.**

\_\_\_\_\_/\_\_\_\_\_  
**Print Name Signature Date**

\_\_\_\_\_/\_\_\_\_\_  
**Print Name Signature Date**

\_\_\_\_\_/\_\_\_\_\_  
**Print Name Signature Date**

**Additional Authorized Individuals to drop off deposit(s) and Change Orders.:**  
**These individuals are not authorized signers on account(s)**

\_\_\_\_\_/\_\_\_\_\_  
**Print Name Signature**

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**Date Added** **Date Removed**

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**Print Name** **Signature**

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**Date Added** **Date Removed**

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**Print Name** **Signature**

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**Date Added** **Date Removed**