

The following information is provided to the company and employees as reference to Section 27 of the Business Online Banking Agreement or Sections 28 and/or Section 30 of the Business Banking Treasury Management Terms and Conditions.

Check Preparation

The RDC user should ensure that:

- Checks are written in black or blue ink
- The writing on the checks must be legible
- The MICR line appears on the check
- Check size conforms with the recommended Bank MICR specifications for business and personal checks
- Check(s) deposited electronically must be endorsed with the corresponding restrictive language:
“For Remote Deposit Only at CalPrivate Bank”

RDC service uses an Image Quality Assessment tool. This tool enables the scanner to identify poor check image quality. If a check cannot be read by the scanner, it will fail to process. These checks must be taken to the branch for deposit.

Customer Responsibilities:

***Cut-off Time is 5:00pm Pacific Time on a business day.**

- Verify all checks deposited through RDC are in compliance with the Check Clearing for the 21st Century Act, accurately capturing check information
- Verify all check information is complete on the face of the check
- Ensure original checks are kept in a secure and safe environment minimum 14 days not to exceed 30 calendar days
 - You will provide any retained check or a copy of front and back of check to the bank, as needed, to assist in the clearing and collection process or to resolve any disputes.
- Ensure original checks are destroyed via commercially reasonable method (Example: in-office shredder or document management vendor) after retention period
- Notify the Bank of any authorized employee changes, i.e. termination from the company, so the Bank can update records. Administrator permissions allow user management. Administrator may modify or deactivate another user.
- Notify the Bank when a new user is created so the bank can enable access through online banking
- Ensure users have individual sign-on and password for accessing the system
- Create separation of duties or establish controls to ensure that one person does not input and administer the entire process, including account reconciliation
- Ensure proper check preparation as listed above
- Maintain the scanner in good working order by cleaning as recommended by maker
- Ensure equipment has current updates to operating system, firewalls, and virus protection
- Ensure that your mobile device is password protected with an auto lock feature enabled
- Maintain your mobile device with the most updated version to ensure it is equipped with the latest security features
- Notify the Bank immediately if you believe the check has been deposited more than once (i.e. at another Financial Institution)

Desktop and Mobile Deposit - Non-Qualifying Items

- Checks or items payable to any person or entity other than you
- Checks drawn or otherwise issued on an account owned by you or any affiliate (prior Bank approval required)
- Checks stale dated by six months or more or post dated
- Checks or items previously converted to a substitute check
- Checks or items that are drafts or remotely created checks
- Savings Bonds
- Checks made payable to “cash”
- Checks or items drawn on a foreign bank or payable in a foreign currency
- Checks or items that have previously been returned unpaid for any reason

Mobile Deposit Capture - Non-Qualifying Items

- U.S Treasury Checks
- Travelers Checks
- Money Orders and Postal Money Orders
- Credit Card Checks
- Promissory notes
- Altered Checks

Exercise Cautious Review

- Checks that are irregular in any way (e.g. where the numerical and written amounts are different, the legal amount is the written amount)
- Checks or items containing obvious alteration to any fields on the front, or which you know or suspect are fraudulent or otherwise not authorized by owner of the account on which the check is drawn
- Items that cannot be read by scanner and require check MICR information be entered or corrected
- When using your mobile device, capture a clear image of check and confirm the amount of the check before submitting deposit

Equipment – Minimum Requirements

<p>Supported Operating Systems:</p> <ul style="list-style-type: none"> - Windows 10 All Versions (64-bit) - Apple macOS X El Capitan 	<p>Supported Browsers:</p> <ul style="list-style-type: none"> - Microsoft Edge - Google Chrome - Mozilla Firefox - Apple Safari 	<p>Supported Mobile Devices:</p> <ul style="list-style-type: none"> Apple – iPhone (IOS of 9.0+) Android Based (4.4+)
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Observed Holidays & Non-Processing Days

Bank will be closed on the following standard holidays observed by the Federal Reserve Bank. Bank cannot accept files for processing on the following days, as well as all Saturdays and Sundays. Likewise, entries should not be effective dated for these days.

<p>New Year’s Day - (Jan 1st)</p>	<p>Juneteenth – (June 19th)</p>	<p>Veteran’s Day – (Nov 11th)</p>
<p>Martin Luther King’s Bday – (3rd Mon in Jan)</p>	<p>Independence Day – (July 4th)</p>	<p>Thanksgiving Day – (4th Thurs in Nov)</p>
<p>President’s Day – (3rd Mon in Feb)</p>	<p>Labor Day – (1st Mon in Sept)</p>	<p>Christmas Day – (Dec 25th)</p>
<p>Memorial Day – (Last Mon in May)</p>	<p>Columbus Day – (2nd Mon in Oct)</p>	

**Note: When a holiday falls on a Saturday or Sunday, we observe the previous Friday or following Monday to align with the Federal Holiday Schedule.*

Branch Contact Information

For Temporary System Limit Overrides, add accounts, add/delete users or user password resets, please contact your branch of account or Relationship Officer.

Coronado Branch	Email: corbranchops@calprivate.bank	Phone: (619) 437-1000
San Diego Branch (Downtown)	Email: sdbranchops@calprivate.bank	Phone: (619) 230-2800
La Jolla Branch	Email: lajollaoffice@calprivate.bank	Phone: (858) 875-6900
Newport Branch	Email: newportbranchops@calprivate.bank	Phone: (949) 345-7600
Los Angeles Branch	Email: LaBranchOperations@calprivate.bank	Phone: (424) 303-4880
South Bay Branch	Email: southbaybranchoperations@calprivate.bank	Phone: (424) 348-2150

Remote Deposit Technical Support & Supply Orders:

For technical issues, navigating menus, scanner issues, or supply orders such as Cleaning Cards & Ink Cartridges.

Remote Deposit Support	Remote Deposit Tech Support	Phone: (866) 950-1342
Supply Orders	Email: treasurymanagement@calprivate.bank	Phone: (844) 282-7372