8777 East Hartford Drive
Suite 100
Scottsdale, AZ 85255
(888)702-5266
www.swhbank.com

REMOTE DEPOSIT CAPTURE SCHEDULE

Effective Date: September 1, 2026

This Remote Deposit Capture Service Schedule ("**Schedule**") is for purposes of Master Services Agreement for Treasury Management between the parties (the "**Master Agreement**"), the terms and conditions of which are hereby expressly incorporated by reference. Capitalized terms which are used and not defined in this Schedule shall have the meanings ascribed to them in the Master Agreement.

GENERAL TERMS AND CONDITIONS.

Terms and Conditions. This Schedule governs the terms and conditions for our Remote Deposit Capture service. The Remote Deposit Capture Service (the "**Service**") allows you to deposit checks and other approved items (collectively, "**Checks**") into your Deposit Account from your desktop computer, mobile device, or other equipment provided or approved by us, by scanning, photographing, or otherwise electronically transmitting images of the front and back of Checks and delivering the images to us or our designated processor. Upon receipt from you, we will process the images to create an electronic or substitute check or print them and process them as original paper checks. We will process the images or paper checks for collection through the Federal Reserve or other clearing houses or directly with the paying institution.

By entering into this Schedule, you request that we provide the Services to you, and accept and agree to all terms, conditions, and provisions of this Schedule. This Schedule along with the Master Agreement, the terms and conditions of which are expressly incorporated herein, the Service Request, any Documentation, and the terms and conditions of the Deposit Account Agreement (the Master Agreement, the Service Request, any Documentation, and the Account Agreement, collectively, the "**Other Agreements**") set forth the terms and conditions in which we will provide you the Service outlined.

In the event of an irreconcilable conflict between the terms of this Schedule and the Other Agreements, the terms of this Schedule will control to the extent of such conflict.

Access to and Use of the Service. You agree to identify one or more Authorized Users for the Service. In connection with your Service Request you may establish access entitlements for each Authorized User, limiting the volume or amount of Items (individually and/or in the aggregate) that such user may transmit through the Service daily. Notwithstanding the foregoing, we may, from time to time in our sole and absolute discretion, place additional limitations on the volume or amount of Items (individually and/or in the aggregate) you or any Authorized User may transmit through the Service daily. Any limitations we place on your use of the Service are for our benefit alone and are not a substitute for your duty to monitor the use of the Service by any Authorized User.

SERVICES.

Deposits. You will scan and remotely deposit only instruments or orders to pay money regularly handled by financial institutions as cash items for collection or payment (**"Items"**) in accordance with Operating Circular 3 of the Federal Reserve System as the same may be revised from time to time. You will not deposit the following items:

- Any third party check (i.e., any item that is made payable to another party and then indorse to you by such party)
- Any item payable to any person or entity other than the person or entity that owns the Designated Account, or is a joint owner on the Designated Account the item is being deposited into;
- Any item drawn on your own account at with us, unless depositing to a different account;
- Items payable jointly, unless deposited into a Designated Account in the name of all payees;
- Any item that contains evidence of alteration to the information on the item, or which you know or suspect, or should know, are fraudulent or otherwise not authorized by the owner of the account on which the item is drawn;
- Any check previously converted to a substitute check;
- Any item issued to you by a financial institution in a foreign country;
- Items drawn on a financial institution outside the United States;
- Item(s) not payable in United States currency;
- A "remotely created check";
- Any item that is "stale dated," expired, or "post-dated";
- Items dated more than six (6) months prior to the date of deposit;
- Items payable on "sight" or "payable through" drafts, as defined by Federal Reserve Regulation CC ("Reg CC");
- Items with endorsements on the back other than those specified in this Agreement;
- Any item that is "non-negotiable" (whether stamped in print or as a watermark);
- Items drawn or otherwise issued by the United States Treasury Department;

- Any item that has been re-deposited or returned such as "non-sufficient funds" or "refer to maker"; or has previously been submitted through the Service or through an electronic deposit delivery service offered at any financial institution and or with us (e.g., mobile, branch, consumer, merchant, and automated clearing house ("ACH") check conversions);
- Returned for any other reason;
- Any item that is incomplete; or
- Cash, savings bonds, money orders, or travelers cheques.

Deposit Requirements. For us to accept deposits through the Service, you must (a) indorse each Check to be deposited in the manner set forth under the section of this Schedule entitled "Indorsements," (b) scan or take a picture of the front and back of the Check in a manner that clearly captures all information on the Check, including the magnetic ink character recognition ("**MICR**") line and the encoded amount, if any, and (c) transmit the deposit to us in accordance with the Service Request. All Checks presented for deposit must be of sufficient image quality and in a format that can be processed by us, and we may refuse to accept any Check that does not meet this requirement. While we may establish image standards from time to time, you understand that your images must at all times at least meet the check image requirements of the American National Standards Institute, the ECCHO Rules, and the Federal Reserve. It is your responsibility to ensure that any image quality, format, and other requirements, whether imposed by us or otherwise, are met, and you are responsible for any loss incurred by us for failure of an indorsement, image, or other component or any Check to meet any such requirements. Our receipt of an image does not guarantee that we can process the image. You agree to be available to rescan, reimage or otherwise present original checks for those items that cannot be processed due to image, MICR or other quality concerns. In order to ensure accurate processing, where prompted by us through the Service, you will enter the amount of each Check manually, verify the total for each Check and for the deposit as a whole, and compare those amounts and totals against the sums reflected by the Service following scanning or uploading of scanned Items. You are responsible for any loss incurred by us for your failure to enter and verify amounts and totals as contemplated in the preceding sentence.

Indorsements. You hereby agree that you will only capture images using the Service of, and deposit, "checks" as that term is defined in Reg CC. You agree that the image of the check that is transmitted to us shall be deemed an "item" within the meaning of Articles 3 and 4 of the UCC. You agree to properly indorse all checks prior to imaging. You agree that all items deposited using the Service must be indorsed as follows: **"For Mobile or Remote Deposit Only at Southwest Heritage Bank [DATE], [ACCOUNT NUMBER]"** or as otherwise instructed by us. You agree to follow any and all other procedures and instructions for use of the Service as we may establish from time to time. Without limiting your other indemnifications under this Schedule and the Master Agreement, you will be fully responsible for, and will indemnify and reimburse us for, any losses or expenses incurred by the us as a result of your failure to include the above-described restrictive indorsements. Indorsements shall be placed in black or dark ink on the back of each check, within the area designated by Reg

CC. You agree that any virtual electronic Indorsement on any Check or other Item deposited with us shall have the same binding effect as a stamped, hand written or other manual indorsement.

Deposit Timing. Deposits transmitted to us through the Service must be received by us prior to 6:00 PM Central Time, which time will be established and may be changed by us from time to time (the "**Cut-off Time**"). Any deposit received after the applicable Cut-off Time will be deemed to have been received on the Business Day following the day on which the deposit is actually received by us. You may send multiple deposits to us throughout the day. We may, however, establish Exposure Limits relating to the daily dollar threshold or maximum Item amount, and we may, in our discretion, refuse to accept deposits that exceed the any such Exposure Limit. We may change any Exposure Limit for the Service in our discretion from time to time without notice to you.

Original Check Retention. You will retain each original Check for a period of not less than 30 Business Days after you send an image of the Item to us for deposit. You agree to retain copies of original Checks in a secure location for an appropriate length of time to permit research if items are questioned by parties involved in the processing and clearing of a transaction or become the subject of any other legal inquiry. Notwithstanding anything in any Other Agreement in connection with the Service, we make no representation or warranty as to the appropriate length of time that original Checks should be retained or the appropriate method(s) of destruction after such period of time has elapsed. You should consult your own legal counsel regarding the appropriate length of time original Checks should be retained based on your business needs and as to the appropriate method for destruction. You understand and agree that you are responsible for any loss caused by your failure to secure or retain the original Checks for an appropriate length of time.

Receipt of Deposit. You will remain liable for, and that we will not be accountable to you for, any deposit or Check (a) that is not received by us for any reason or (b) that is intercepted or altered by an unauthorized person. We have no obligation to accept any deposit or Item and, therefore, that we may reject any deposit or Item submitted by you through the Service. Further, we have no obligation to notify you of the rejection of a deposit or Item, but we will make reasonable efforts to do so, and you are permitted to resubmit such deposit, image, or Item, as applicable. We will have no liability to you for rejection of a deposit or Item for failure to notify you of a rejection. Upon receipt of a deposit submitted by you, we may examine the deposit and the Items to ensure that the deposit and images comply with the requirements of this Schedule. If the deposit or the images do not comply with the requirements of this Schedule, if errors exist in the data, or if the images contained in the deposit are unclear or defective in any manner, we may, in our sole discretion, reject and not accept the entire deposit or portions of the deposit, or we may elect to accept and process the deposit. As a form of correction, we may credit your Deposit Account for the full amount of the deposit and make the necessary adjustments to correct any errors contained in the deposit. We may, at our option, also perform a risk management analysis of any deposit submitted by you to detect potentially fraudulent Items or check for viruses and malware, and, in our sole discretion, reject the deposit or any Item. If, after final examination of a deposit and the related images, we determine that you have processed and transmitted the deposit in accordance with requirements of this Schedule, the deposit is balanced, and the images meet the applicable requirements, we will accept the Deposit ("**Accepted Deposit**") for deposit to your Deposit Account. Notwithstanding the fact that we have accepted the deposit, any credit made to your Deposit Account will be provisional and you will remain liable to us for any errors, inaccuracies, breaches of warranties, and any other losses sustained by or claims made against us by any person.

Provisional Credit. Upon acceptance of a deposit, we will grant the Deposit Account provisional credit for the total amount of the Accepted Deposit. "Provisional credit" means that the credit is made to the Deposit Account subject to final payment of the Checks and will be made available as defined under the terms and conditions of our Funds Availability Policy Disclosure as set forth in the Deposit Account Agreement.

Return Items.

(a) **Chargeback of Returned Items.** If images of Checks previously deposited by you are dishonored and returned unpaid, you understand that, since you either maintain the original Check or have destroyed the original Check in accordance with the terms of this Schedule, the original Check will not be returned to you, and we may charge back an image of the Check to your Deposit Account. The image may be in the form of an electronic or paper reproduction of the original Check, whether or not such reproduction constitutes an image replacement document ("**IRD**") or substitute check under Applicable Law.

(b) **Special Instructions.** You may request that we re-present returned Checks to the drawee or process returned Checks according to instructions provided by you to us ("**Special Instructions**"). These Special Instructions may be given to us in a separate document in conjunction with or subsequent to the execution of this Schedule. We will not be bound by such Special Instructions until such time as we have accepted the Special Instructions. Notwithstanding the fact that we have accepted the Special Instructions, we may, in our sole discretion, disregard the Special Instructions and charge the returned Check back to the Deposit Account into which you originally deposited the Checks. In the event that you have requested that returned Checks be re-presented, in no event will we re-present a Check in excess of the limit established or permitted for the number of times that an Item may be re-presented by any Applicable Law, rule or regulation, or this Schedule. We have no obligation to re-present any Check. even if you so request. You may change or amend the Special Instructions by providing us a written request to change or amend the Special Instructions. Changes or amendments to the Special Instructions will not become effective until we accept them in writing and have a reasonable time thereafter to act.

(c) **Returned Items and Special Instructions Fees.** You must pay us the fees for processing returned Items and Special Instructions contained in our Fee Schedule.

Confirmation; Account Reconciliation. We will provide notice of receipt of deposits on the periodic statement for the Deposit Accounts into which deposits are made. You are responsible for detecting and reporting to us any discrepancy between your records and the records we provide to you. Notwithstanding any other provision of this Schedule and without limiting our other rights under this Schedule or the Master Agreement, if you do not detect and notify us of such a discrepancy within 30 days of your receipt of any transaction history, mailed report, or periodic statement (**"Report"**), whichever is received first, then such transactions will be deemed correct, and you will be precluded from asserting such error or discrepancy against us.

REPRESENTATIONS, WARRANTIES AND COVENANTS.

General Representations, Warranties, and Covenants.

You represent and warrant to us and covenant and agree with us as follows:

(a) **Items Deposited.** You will only deposit Items that are authorized by this Schedule and the Deposit Account Agreement.

(b) **Indorsements.** You will indorse each Check to be deposited, in the manner required by this Schedule.

(c) **Image Quality.** All deposit images must comply with the requirements of this Schedule.

(d) **No Duplicates.** You will not (i) create duplicate images of the Checks, (ii) transmit any duplicate images or deposits to us, or (iii) deposit or otherwise negotiate any original Checks from which an image was created or accepted. No subsequent transferee, including, but not limited to, us, a collecting or returning financial institution, drawer, drawee, payee, or indorser, will be asked to pay an original Check from which an image was created or Item was previously accepted or a duplication (whether paper or electronic) of such Checks.

(e) **No Loss.** No subsequent transferee of any Check, including, but not limited to, us, a collecting or returning financial institution drawer, drawee, payee, or indorser, will sustain a loss as the result of the fact that an image, instead of an original Item, was presented for payment or returned.

(f) **Information.** All information provided by you to us with respect to you, your business, your owners, and your officers is true, correct, and complete. You are not engaged or affiliated with any businesses, products, or methods of selling other than those disclosed by you us.

(g) **No Malware.** The deposits and the Check images do not and will not contain malware, computer viruses, or other harmful, intrusive, or invasive codes.

Representations Deemed Made for Each Check and Each Deposit.

For each Check image ("Image") and deposit transmitted to us through the Service, you represent and warrant to us that:

(a) The preparation and presentment of such Image or deposit, as applicable, comply with the terms and conditions set forth in this Schedule;

(b) Each Image transmitted to us is a sufficient copy that is a true, correct, and an accurate image that represents all the information on the front and back of the original Check at the time the original was imaged or truncated, so that an IRD or substitute check created from the Image will satisfy legal equivalence requirements, and the Image has not been altered in any manner by you or any third party acting on your behalf;

(c) You, or any third party acting on your behalf, has reviewed and confirmed that the transmission of MICR line information is identical in all respects to the original Check and that the encoded Check amount is accurate;

(d) Any message text or other information you elect to add to the Image transmitted to us may cause our and any other collecting financial institution's indorsement not to be legible which may result in the delayed return of the Item or electronic representation of the Check if it is not paid;

(e) The original Check , or a paper or electronic representation, has not previously been deposited for collection with us or any other financial institution, and no depository institution, drawee, drawer, or indorser will be asked to pay a Check that it already has paid;

(f) You will retain the original Check , or in the event you utilize services of a third party that the third party will retain the original Check , for the time period required herein, and for such additional period as may be required in the event of a disputed truncated Item, IRD, or substitute check , including claims that the IRD, substitute check, or electronic representation does not satisfy legal equivalence requirements, so that the original Check can be processed for collection, and that you or such third party will take all reasonable efforts to safeguard any original Checks until they are destroyed;

(g) The appearance of the original Check and the use of certain background colors, decorative images, and choices in ink on the original Check may affect the ability to produce a readable digital image of the Check or the creation of a substitute check that meets legal equivalence requirements, which may require the original Check to be processed for collection; and

(h) You have no knowledge or notice of information to indicate that the transaction is fraudulent.

You further warrant to us that all of you, your representatives, agents, and assigns and the clients with whom you do business are reputable and are not using us as a conduit for money laundering or other illicit purposes;. None of your transactions to be processed by us are prohibited by any Applicable Law, order or judgment. To your knowledge, none of your employees are a national of a designated blocked country or “Specially Designated National,” “Blocked Entity,” “Specially Designated Terrorist,” “Specially Designated Narcotics Trafficker” or “Foreign Terrorist Organization” as defined by the United States Office of Foreign Assets Control. You are not a “money services business” or “money transmitter” (as defined in the Bank Secrecy Act) that regularly cashes third party checks, sells money orders, handles wire transfers for third parties, or other financial services for third parties. You

will not use or attempt to use the Services to (i) engage in any illegal purpose or
activity or to violate any Applicable Law; (ii) breach any contract or agreement to which you are bound; (iii) engage in any Internet or online gambling transaction, whether or not gambling is legal in any applicable jurisdiction; (iv) engage in any marijuana related business (MRB) unless the MRD is indirect (non-plant touching) and there is an insubstantial, and verifiable, income (less then 50%) derived from MRB sales.

ADDITIONAL TERMS AND CONDITIONS.

Onsite Audits; Periodic Review. We may perform an onsite audit at any time to ensure you are meeting acceptable standards for the transmission of deposits and Images, in connection with requirements for retaining original Checks, or otherwise, in compliance with this Schedule or the Master Agreement. Items for audit may include, but are not limited to, the following: security of physical items' processes before and after scanning, item retention, image quality, over-limit items, and number of duplicates issued. We may mandate you implement further internal controls based on the results of any audit. We may from time to time review your use of the Service and, in our discretion, modify the terms and conditions of or discontinue providing the Service to you.

Internet Disclaimer. We disclaim any and all liability resulting from or related to any disruptions in Internet service, whether such disruptions occur as a result of our Internet service, your Internet service, or for any other reason, and in no event will we be liable for any damages (whether in contract, in tort, or otherwise) that are attributable to the Internet, third parties' use of the Internet, your ability to connect to the Internet, or our ability to connect to the Internet.

Thirds Parties; Maintenance.

(a) **Services from Others.** You may use special equipment, services, or software provided by a third party to assist it in processing Checks and making deposits. Any third party is acting as your agent in the delivery of Checks or Images and deposits to us, and you are to assume full responsibility and liability for any failure of that third party to comply with the Applicable Law and any applicable rules or regulations and the terms of this Schedule. We will not be liable for any losses or additional costs incurred by you as a result of any error by a third party or a malfunction of equipment provided by a third party. You are solely responsible for maintaining compliance with the requirements of any third party, including obtaining any software updates. We will not have any responsibility for any Check, Image, or deposit handled by a third party until that point in time when we accept and approve an Item or deposit from such third party for processing. If requested by us, each third party will execute documentation acceptable to us acknowledging the terms set forth herein.

(b) **Equipment Maintenance.** You will be solely responsible for obtaining and properly maintaining your equipment and system requirements, including computer equipment, Software, Internet connectivity, scanning terminals, mobile devices, and any other equipment or items necessary to use the Service. We will not be liable to you, in any manner whatsoever, for any type of errors, losses, damages, or other claims related to your failure to do so.

Availability of Service. The Service is provided by way of the Internet; that use of the Internet requires you to receive and transmit information via connection to remote computers over telephone lines or other Internet connections; and that information, including e-mail, electronic communications, and confidential financial data transmitted over the Internet may be accessed by unauthorized third parties. We are not responsible for (a) notifying you of any upgrades, fixes, or enhancements to any such Software, or (b) any compromise of data transmitted across computer networks or telecommunications facilities, including, but not limited to, the Internet. With the exception of applications commonly known as web browser Software, or other applications or access devices formally approved by us in writing, you will not (i) use any Software, program, application, or any other device to access or log on to our computer systems, website, or proprietary Software, or (ii) automate the process of obtaining, downloading, re-engineering, transferring, or transmitting any information to or from our computer systems, website, or proprietary Software. In the event of any system failure, we may reserve the right to require additional documentation, including authorizations, from you before accepting any order or re-instituting your access to the Service.