EXHIBIT "A"

INSTRUCTIONS FOR CONSUMER REMOTE DEPOSIT CAPTURE SERVICES

In order to use Remote Deposit Capture via a mobile device, the member's mobile device:

- Must be an Android® or an iPhone®,
- Must have RFCU's Mobile App downloaded to the mobile device,
- Must able to capture an image of the item,
- Must be able to process or utilize the software necessary to facilitate the electronic clearing of the captured item, and
- Must be able to transmit the image electronically.

Hardware and Software Requirements: *(When Services via a desktop scanner becomes available.)*

In order to utilize the Services via a desktop scanner, the member must have the following hardware and software in the indicated specifications:

- Workstation: 933MHZ or equivalent, 512 MB RAM, USB 2.0 Port, keyboard, mouse, monitor
- Windows 2000 Professional SP6, XP SP2, Vista; MAC OSX 10.4 and above; Windows XP (32-bit); or Windows 7 operating systems hardware
- Microsoft Internet Explorer version 6.0 or higher, Mozilla Firefox – latest version, Apple Safari – 3.0.4 or higher, or Google Chrome – 2.0.172.39 or higher
- Broadband or DSL type Internet access, with a minimum of 128Kbps download speed. Dial up access may be used but system performance is not guaranteed.
- Java Runtime Environment (JRE) - JRE 1.4.2 or higher (web browser plug-in)
- Scanners: *(When Services via a desktop scanner becomes available.)*
    - Canon CR-180, CR-55, or CR-25
    - Digital Check Tellerscan 215; Tellerscan 230-35,65,100; Tellerscan 4120; CheXpress CX30
    - MagTek Excella STX, Excella
    - Panini VisionX 1F, 50, 75, 100; I:Deal
    - RDM EC7000i
    - TWAIN compliant scanners with TWAIN drivers installed
    - TWAIN compliant "All in One" copier scanners
- Note for Mac users: ONLY TWAIN compliant scanners or Ethernet-attached MagTek scanners are approved for use.

NOTE: Image quality of all items must comply with the requirements as established by the American National Standards Institute (ANSI), the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearing house or association.

TECHNICAL REQUIREMENTS FOR
BUSINESS MOBILE REMOTE DEPOSIT CAPTURE

In order to use Remote Deposit Capture via a mobile device, the member's mobile device:

- Must be an Android® or an iPhone®,
- Must have RFCU's Mobile App downloaded to the mobile device,
- Must able to capture an image of the item,
- Must be able to process or utilize the software necessary to facilitate the electronic clearing of the captured item, and
- Must be able to transmit the image electronically.

NOTE: Image quality of all items must comply with the requirements as established by the American National Standards Institute (ANSI), the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearing house or association.