USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, Texas 78288-0544

# USAA BANK IN-STORE CASH DEPOSIT TERMS OF SERVICE

Effective September 28, 2026

These Terms of Service (Terms) govern the USAA Bank In-Store Cash Deposit Service (Service) and supplement the Depository Agreement and Disclosures, Account and Service Fee Schedule, and other documents governing your account, which are a part of these Terms and are incorporated herein by reference. We may change the Service at any time. Use of the Service constitutes your acceptance of these Terms, as they may be amended from time to time. You understand and agree that USAA Bank may provide these Terms, any amendments to these Terms, disclosures, notices, and other documents related to your use of the Service to you electronically only, and paper copies may not be made available to you. If you don't consent to electronic delivery, or if you withdraw your consent to electronic delivery, each as related to your use of the Service, we reserve the right to terminate your use of the Service.

The Service is provided by InComm Financial Services, Inc. (InComm) and is also governed by their VanillaDirect terms and conditions. InComm and its agents aren't affiliated with USAA Bank.

"You," "your," and "yours" refers to each owner and Authorized Signer on the deposit account using the Service. "USAA Bank," "us," "our," and "we" refers to USAA Federal Savings Bank.

## 1. What is the USAA Bank In-Store Cash Deposit Service?

The Service allows you to deposit cash (U.S. currency) into your eligible USAA Bank checking and savings accounts using the USAA Mobile App at participating retail store locations.

## 2. How does the Service work?

Your mobile device must have the USAA Mobile App with location services enabled to access the Service.

- **Check Account Eligibility and Store Participation:** Use the locator to find participating retail stores near you.
- **Visit a Participating Retail Store:** Take your cash and your mobile device to a participating store. The retailer may ask you to show your ID.
- **Generate a Barcode:** Once at the store, navigate to the Service in the USAA Mobile App and generate a unique barcode for your transaction. This barcode is valid for 15 minutes after being generated. If the barcode expires before it is scanned for the deposit, you'll need to generate a new barcode to complete the deposit.
- **Complete the Transaction:** Present the barcode and the cash to the cashier. The cashier may be at a checkout register or at another designated in-store location.
- **Funds Availability:** Funds deposited using the Service are typically available in your USAA Bank account within minutes.

## 3. Which accounts are eligible for this Service?

This Service is generally available for your USAA Bank checking and savings accounts that can accept deposits. The Service may not be immediately available for new accounts.

## 4. Are there any limits on how much cash I can deposit using the Service?

Yes, there are limits to ensure the security and integrity of the Service. These limits are per account owner or Authorized Signer, not per account:

- **Per Transaction Limit:** The maximum amount you can deposit in a single transaction. USAA Bank allows deposits of $20 to $999, but transaction limits may also vary by retailer and store location.
- **Daily Limit:** The maximum total amount you can deposit per rolling 24-hour period. USAA Bank allows deposits totaling up to $999 per rolling 24-hour period.
- **30-Day Limit:** The maximum total amount you can deposit per rolling 30-day period. USAA Bank allows deposits totaling up to $5,000 per rolling 30-day period.

- **30-Day Transaction Limit:** The maximum number of deposits you can make per rolling 30-day period. USAA Bank allows up to 6 deposits per rolling 30-day period.

These limits are subject to change at our option. If we decrease any of these USAA Bank limits, we'll notify you in advance, to the extent required by law. If you need to deposit an amount exceeding these limits, consider alternative deposit methods such as automated teller machines (ATMs) that accept cash deposits. The Service may also be subject to limits set by participating retailers as well as InComm.

**5. Is there a minimum deposit amount?**
Yes, USAA Bank's minimum deposit amount is $20 per transaction.

**6. What do I need to bring to the retail store location?**
You'll need the cash you wish to deposit and your mobile device. You may also be asked to present a valid government-issued photo ID for verification.

**7. What happens if I don't use the barcode within the specified time?**
If the barcode expires before you complete the transaction at the retail location, you'll need to generate a new barcode to complete the deposit. Expired or unused barcodes won't count against your USAA Bank daily and 30-day limits.

**8. Can I deposit checks using this Service?**
No, this Service is exclusively for cash deposits.

**9. Are there any fees associated with this Service?**
No. USAA Bank, InComm, and participating retailers and stores won't charge you a fee for using the Service. However, message and data rates from your mobile carrier may apply.

**10. What if there is an error with my deposit?**
In case of errors or questions about your deposit using the Service, see the *Error Resolution Procedure* provision in the *Electronic Banking Services* section of the Depository Agreement and Disclosures. Transaction details will display in the USAA Mobile App following a successful deposit and will be available in the Service transaction history for 90 calendar days. Transaction information is also available on the USAA Mobile App for 18 months and on your account's periodic statements.

**11. What are the participating retail locations?**
Retailer and store participation for this Service will be limited and subject to change without notice. Participating stores near your mobile device's geographic location will be displayed in the USAA Mobile App store locator for the Service, though locations may change before the map can be updated. Check availability and locations prior to preparing a deposit.

**12. What if I change my mind after the transaction is complete?**
Once the transaction is completed at the retail location, it cannot be canceled. The deposited funds will generally be available in your USAA Bank account within minutes.

**13. Who is responsible for the transaction at the retail store location?**
The participating retailer acts as your agent to accept your cash and facilitate the deposit. Your transaction is complete once you receive confirmation of the details in your USAA Mobile App, typically within seconds. USAA Bank isn't responsible for the other products or services offered by the retail locations, nor are they affiliated with USAA Bank.

**14. How will I receive confirmation of my deposit?**
In the USAA Mobile App, you'll see a confirmation screen with transaction details so that you can confirm the deposit was completed correctly. Additionally, the deposit will appear in your USAA Bank account transaction history, and on your periodic account statements.

**15. What happens if the retailer is unable to accept my cash?**
The retailer, at their sole discretion, may accept or reject a cash deposit. If your cash is rejected, consider alternate deposit methods such as an ATM that accepts cash deposits, or contact USAA Bank for further assistance.

**16. How soon will the funds be available in my account?**
Deposits made using the Service will typically be credited to your account within minutes of completing the transaction at the retailer and shouldn't be longer than 1 business day. Once credited, these funds will generally be available for immediate use, but deposits made on or after 9 p.m. Central Time (CT) are generally not available to pay certain items that may process that same day, such as Automated Clearing House transactions and checks. If we receive your deposit after the 9 p.m. CT cutoff time or on a day that isn't a business day or that we aren't open, we'll consider the deposit to have been received on the next business day we are open.

**17. What if I don't have a mobile device or the USAA Mobile App?**
The Service requires the use of the USAA Mobile App to generate a barcode. If you don't have a mobile device that supports the USAA Mobile App, you'll need to use alternative methods to deposit cash into your USAA Bank account.

**18. How will USAA Bank use the information I provide?**
We may collect and share information about you and your account with third parties, including InComm, as necessary to complete your deposit, provide the Service, or as otherwise permitted by the USAA Privacy Promise. For information on InComm's handling of your information, see their privacy notice. USAA Bank doesn't control retailer or store handling of information you may provide to them.

**Additional Terms:**

**Service Availability**
The Service may not always be available, and USAA Bank reserves the right to suspend or discontinue the Service at any time without prior notice to you. We may also suspend or terminate your participation in the Service at any time without prior notice to you.

**EXCLUSIONS OF WARRANTIES**
EXCEPT AS OTHERWISE PROVIDED HEREIN, AND UNLESS OTHERWISE PROHIBITED BY LAW OR REGULATION, THE SERVICE IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. WE MAKE NO WARRANTY THAT THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, OR THAT ANY DEFECTS IN THE SERVICE WILL BE CORRECTED.

**LIMITATION OF LIABILITY**
YOU AGREE THAT, SUBJECT TO APPLICABLE LAW, WE WILL NOT BE LIABLE FOR ANY DIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, INDIRECT OR OTHER DAMAGES OR 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 THE SERVICE, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY, STATUTORY, OR OTHERWISE), EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY THEREOF.

**Dispute Resolution**
You agree to resolve disputes in connection with the Service according to the *Arbitration and Waiver of Class Action* section in the Depository Agreement and Disclosures. That section contains important information about how a dispute will be resolved between us if one occurs. That section may limit your rights to go to court, have a jury trial or initiate or participate in a class action. Read that section carefully.

**Assignment**
You may not assign these Terms to any other party. USAA Bank may assign these Terms to any directly or indirectly affiliated company. USAA Bank may also assign or delegate certain of its rights and responsibilities under these Terms to independent contractors or other third parties.

**Captions**
The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of these Terms.