



### Bill Pay Disclosure

Organize and pay bills, make person-to-person (P2P) payments, or transfer money between accounts (A2A) with our Bill Pay service. (The Terms of Service are in addition to the Membership and Account Agreement, Electronic Fund Transfers Agreement and Disclosure, and other documents in effect governing your account.)

#### Terms of Service:

##### Sign-Up Requirements

You must have an active checking account, and activate Online Banking for it.

##### Available Funds

You agree to have available funds in the checking account to cover payment obligations.

- The Credit Union reserves the right, without liability, to reject or reverse a bill payment if you fail to comply with the above requirement or any other term of this agreement.
- If you do not have sufficient funds in the account and the Credit Union has not exercised its right to reverse or reject a bill payment, you agree to pay for such payment obligations on demand.

##### Fees

There are no enrollment fees, or inactivity fees.

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|--|---------|
| - Overnight Processing:                    | \$14.95 |
| - Same Day Processing:                     | \$9.95  |
| - Account to Account Transfer, each:       | \$2.00  |
| - Overdraft Fee/Non-sufficient Funds Item: | \$29.00 |
| - Overdraft Privilege Item:                | \$29.00 |
| - Overdraft Transfer from Savings, each:   | \$5.00  |
| - Stop Payment:                            | \$25.00 |
| - ACH Return:                              | \$29.00 |

##### Popmoney Fees

- |                        |         |                           |        |
|------------------------|---------|---------------------------|--------|
| - Send Money 3-Day:    | \$0.75  | - Send Money Next-Day:    | \$1.50 |
| - Request Money 3-Day: | \$0.75  | - Request Money Next-Day: | \$1.50 |
| - Stop Payment:        | \$25.00 |                           |        |
| - e-Greetings:         | \$0.25  |                           |        |

##### Account Verification & Limits

Accounts added by you require verification. The verification process is completed using two test deposits, with you entering the deposit amounts into Bill Pay. Your account must be verified within 45 days. No more than three attempts are allowed. If unsuccessful, a form is available within Bill Pay to complete and return to Fiserv, our Bill Pay provider.

Why do you have to verify your accounts?

Lower limits are placed on unverified accounts to protect you against fraud. Verifying your account increases your limits, and enables you to use all available features in Bill Pay.

- Limits are established by a soft-credit check, by a consumer credit reporting agency, that verified your information at enrollment.
- Limits are also based on recent transactions, and established From and To accounts.
- Transfer limits reset on a seven-day rolling cycle.

### Popmoney Limits

Daily – Maximum dollar amount sent on a single day.

Monthly – Maximum dollar amount sent in a 30-day rolling cycle.

Outstanding – Dollar amount restricted based on all pending payments. Released 3 business days after a payment is sent if the recipient has not deposited it.

Other – (Popmoney default limits and cannot be changed.)

- Number of transactions daily limits: 15
- Number of transactions monthly limits: 30
- Minimum transaction dollar amount: \$5.00

### Posting Policies

The dynamic calendar within Bill Pay will advise you of the earliest available day (processing date) you can schedule a payment. Scheduled payments will be run on the processing date.

### Payment Changes or Cancellations

A bill payment can be changed or cancelled if it is in a Pending Status, prior to the processing date.

### Liability

- You are solely responsible for safekeeping your account password and challenge questions.
- To terminate joint owner authority, you must change your password, challenge questions and remove them from your account with a Member Service Representative at the Credit Union.
- The Credit Union reserves the right to refuse the designation of a "Payee" for any reason.
- You are responsible for any payment that contains an error or is duplicate of another payment.
- The Credit Union will not process and is not responsible for payments that are incomplete, incorrect, or contain outdated information.
- The Credit Union is not responsible for a payment that is not made if you did not properly follow the instructions for making a payment.
- The Credit Union is not liable for any act, failure or delay in acting if it is beyond the Credit Union's reasonable control.
- The Credit Union will not be liable for any special, consequential, incidental, or punitive losses, damages, or expenses in connection with this agreement or the service.

### Amendment Termination

The Credit Union has the right to change this agreement at any time by written notice mailed to you at the last address on file in the Credit Union's records, by posting notice in branches of the Credit Union, or as otherwise permitted by law.

You may terminate this agreement by written notice to the Credit Union.

- The Credit Union is not responsible for any payment made before the Credit Union has a reasonable opportunity to act on your termination notice.
- And you remain obligated for any payments made by the Credit Union on your behalf.

Bill payments are processed by Electronic Fund Transfers (EFT). For additional information refer to the Electronic Fund Transfers Agreement and Disclosure included in your Membership Booklet, received when you established electronic services with the Credit Union, concerning your rights and obligations.

### Need Help?

Bill Pay Member Service can be reached at 800-877-8021 or 844-596-1878 between 6:00 AM - 12:00 AM CT, 7 days a week.

Or contact us at 913-651-6575 or 800-633-4559 between 9:00 AM - 5:00 PM CT, Monday – Friday.