
eBill Pay Terms and Conditions/eBill Pay Authorization

Authorization

I authorize Extra Credit Union to post payment transactions generated by me from the Bill Paying Service to the account indicated in eBill Pay sent electronically or by check (depending on the payee). I understand that I am in full control of my account. My use of the Bill Paying Service signifies that I have read and accepted all terms and conditions of the Home Banking and Bill Payment Agreement as described below.

Extra Credit Union reserves the right to deny any application submitted. Extra Credit Union also reserves the right to revoke the use of this service. Applications may take up to two business days to process.

Service Fees

I understand that there are fees associated with using Extra Credit Union's eBill Pay. These fees are subject to change with a 30-day notice.

- \$4.95 per month if you pay less than three bills per month (excludes Futurity accounts)
- FREE if you pay three or more payments per month
- Additional fees may apply for non-sufficient funds and stop payments.

Instructions for Setting up Payees & Payments

- **Payees:** If you want to add a new "Payee," first select the "Payment" tab located in the bill pay or speak to a service representative.
 - Extra Credit Union reserves the right to refuse the designation of a "Payee" for any reason.
- **Payments:** You may add a new payment to a "Payee" by accessing the service and entering the appropriate information. Most other additions, deletions, or changes can be made in writing or by using the service.
 - You may pay any "Payee" with-in the United States (including U.S. territories and APO's / AEO's), with the exception of tax payments (including federal, state and local), court-directed payments (such as alimony and child support) and any other government-related payments.
 - Extra Credit Union is not responsible for payments that cannot be made due to incomplete, incorrect, or outdated information.

The Bill Paying Process

- **Single Payments:** A single payment will be processed on the business day (generally Monday through Friday, except certain holidays) that you designate as the payment's processing date, provided the payment is submitted prior to the daily cut-off time on that date. The daily cut-off time, which is controlled by Extra Credit Union, is currently 4:00p.m. ET.

A single payment submitted after the cut-off time on the designated process date will be processed on the next business day. If you designate a non-business date (generally weekends and certain holidays) as the payment's processing date, the payment will be

processed on the first business day following the designated processing date.

- **Recurring Payments** – When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a processing date is calculated for the next occurrence of the payment. If the calculated processing date is a non-business date (generally weekends and certain holidays), it is adjusted based upon the following rules:
 - If the recurring payment's **"Pay Before"** option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date prior to the calculated processing date.
 - If the recurring payment's **"Pay After"** option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date after the calculated processing date.

Note: If your frequency settings for the recurring payment specify the 29th, 30th, or 31st as a particular day of the month for processing and that day does not exist in the month of the calculated processing date, then the last calendar day of that month is used as the calculated processing date.

Single and Recurring Payment Arrival Dates

The system will calculate the Estimated Arrival Date of your payment. This is only an estimate, so please allow ample time for your payments to reach your "Payees". Electronic payments must be submitted two (2) banking business days prior to the due date and check payments are determined using an estimated arrival time based on the zip code. These time frames are estimated and not guaranteed. I understand that payments may take up to 10 business days to reach the vendor and that they will be sent either electronically or by check. Extra Credit Union is not liable for any service fees or late charges levied against me.

Cancelling a Payment

A bill payment can be changed or cancelled any time prior to the cutoff time on the scheduled processing date.

Available Funds

I understand that I am responsible for any loss or penalty that I may incur due to lack of sufficient funds or conditions that may prevent the withdrawal of funds from my account and may be subject to fees.

Payments are deducted from your checking account by direct ACH debit and payments are sent to the payee based on the relationship the payee has established with the Bill Payment Processor, iPay.

eBill Pay Parameters

You may make the following types of electronic funds transfers using the Extra Credit Union eBill Pay:

- The payment cap is \$9,999 per payment
- If the monthly total of your ACH payments exceeds \$10,000, all further payments will be remitted via check.

Liability

- If you want to terminate another person's authority to use the Bill Pay service, you must notify Extra Credit Union and arrange to change your PIN.
- You will be responsible for any bill payment request you make that contains an error or is a duplicate of another bill payment.
- Extra Credit Union is not responsible for a bill payment that is not made if you did not properly follow the instructions for making a bill payment.
- Extra Credit Union is not liable for any failure to make a bill payment if you fail to promptly notify Extra Credit Union after you learn that you have not received credit from a "Payee" for a bill payment.
- Extra Credit Union is not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be Extra Credit Union's agent.

Amendment

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

Termination

- Extra Credit Union has the right to terminate this agreement at any time.
- You may terminate this agreement by written notice to Extra Credit Union.
- Extra Credit Union is not responsible for any fixed payment made before Extra Credit Union has a reasonable opportunity to act on your termination notice.
- You remain obligated for any payments made by Extra Credit Union on your behalf.

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