

eBill Pay Terms and Conditions/eBill Pay Authorization

Authorization

You authorize Extra Credit Union to post eBill Pay payment transactions generated by you from eBill Pay to the account indicated in the eBill Pay sent electronically or by check (depending on the payee). You understand that you are in full control of your account. The use of eBill Pay signifies that you have read and accepted all terms and conditions of this eBill Pay Terms and Conditions/eBill Pay Authorization 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

You understand that there are fees associated with using Extra Credit Union's eBill Pay.

- FREE if you pay three or more eBill Pay payments per month.
- \$4.95 per month if you pay less than three eBill Pay payments per month (FREE for Futurity accounts).
- Additional fees may apply for non-sufficient funds and stop payments. See Fee & Service Charge Schedule.

The eBill Pay Process

- **Single eBill Pay Payments:** A single eBill Pay payment will be processed on the business day (generally Monday through Friday, except certain holidays) that you designate as the eBill Pay payment's processing date, provided the eBill Pay 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 4:00 p.m. ET.

A single eBill Pay 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 eBill Pay payment's processing date, the eBill Pay payment will be processed on the first business day following the designated processing date.

- **Recurring eBill Pay Payments -** When a recurring eBill Pay payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the eBill Pay payment, a processing date is calculated for the next occurrence of the eBill Pay 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 eBill Pay payment's **"Pay Before"** option is selected, the processing date for the new occurrence of the eBill Pay payment is adjusted to the first business date prior to the calculated processing date.
 - If the recurring eBill Pay payment's **"Pay After"** option is selected, the processing date for the new occurrence of the eBill Pay payment is adjusted to the first business date after the calculated processing date.

Note: If your frequency settings for the recurring eBill Pay 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 eBill Pay Payment Arrival Dates

The system will calculate the Estimated Arrival Date of your eBill Pay payment. This is only an estimate, so please allow ample time for your eBill Pay payments to reach your "Payees." Electronic eBill Pay payments must be submitted two (2) banking business days prior to the due date and check eBill Pay payments are determined using an estimated arrival time based on the zip code. These time frames are estimated and not guaranteed. You understand that eBill Pay payments may take up to ten (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 you.

Cancelling an eBill Pay Payment

An eBill Pay payment can be changed or cancelled any time prior to the cutoff time on the scheduled processing date.

Available Funds

You understand that you are responsible for any loss or penalty that you may incur due to lack of sufficient funds or conditions that may prevent the withdrawal of funds from your account and may be subject to fees. eBill Pay payments are deducted from your checking account by direct ACH debit and eBill Pay payments are sent to the payee based on the relationship the payee has established with the eBill Pay Processor, iPay.

eBill Pay Parameters

See the Electronic Fund Transfers (EFT) Agreement and Disclosure in the Electronic Fund Transfers Limitations Schedule section for eBill Pay payment thresholds.

Liability

- If you want to terminate another person's authority to use the eBill Pay service, you must notify Extra Credit Union.
- You will be responsible for any eBill Pay payment request you make that contains an error or is a duplicate of another eBill Pay payment.
- Extra Credit Union is not responsible for an eBill Pay payment that is not made if you did not properly follow the instructions for making an eBill Pay payment.
- Extra Credit Union is not liable for any failure to make an eBill Pay payment if you fail to promptly notify Extra Credit Union after you learn your "Payee" did not receive the eBill Pay 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

We may change these terms and conditions at any time and will notify you as required by law.

Termination

- Extra Credit Union has the right to terminate this agreement at any time.
- You may terminate this agreement by contacting Extra Credit Union to cancel by phone at (586) 276-3000, opt-out online via ExtraCreditUnion.org, or send us a chat when logged into eBanking.
- Extra Credit Union is not responsible for any recurring eBill Pay payment made before Extra Credit Union has a reasonable opportunity to act on your termination notice.
- You remain obligated for any eBill Pay payments made by Extra Credit Union on your behalf.