

WCU Credit Union Bill Pay Agreement & Disclosure:

*****THIS IS A FREE SERVICE TO ALL MEMBERS OF THE CREDIT UNION*****

THIS IS YOUR BILL PAYING AGREEMENT WITH WCU CREDIT UNION.

YOU MAY USE WCU CREDIT UNION BILL PAYING SERVICE, BILL PAY, TO DIRECT WCU CREDIT UNION TO MAKE PAYMENTS FROM YOUR DESIGNATED CHECKING ACCOUNT TO THE PAYEES YOU CHOOSE IN ACCORDANCE WITH THIS AGREEMENT.

THE TERMS AND CONDITIONS OF THIS AGREEMENT ARE IN ADDITION TO THE ACCOUNT AGREEMENTS, DISCLOSURES AND OTHER DOCUMENTS IN EFFECT FROM TIME TO TIME GOVERNING YOUR ACCOUNT (THE ACCOUNT RULES).

"YOU" OR "YOUR" MEANS EACH PERSON WHO IS AUTHORIZED TO USE THE SERVICE.

"PAYEE" MEANS ANYONE, INCLUDING THE FINANCIAL INSTITUTION, YOU DESIGNATE AND THE FINANCIAL INSTITUTION ACCEPTS AS A PAYEE.

HOW TO SET UP PAYEES/PAYMENTS:

IF YOU WANT TO ADD A NEW PAYEE, USE "SET UP PAYEE" ON THE HOMEBANKING/BILLPAY SITE OR SPEAK TO A SERVICE REPRESENTATIVE.

YOU MAY ADD A NEW FIXED PAYMENT TO A PAYEE, ONLY IF THE PAYEE IS ON YOUR AUTHORIZED LIST OF PAYEES, AND BY ACCESSING THE SERVICE, AND ENTERING THE APPROPRIATE INFORMATION.

MOST OTHER ADDITIONS, DELETIONS, OR CHANGES CAN BE MADE BY USING THE HOMEBANKING/BILLPAY SERVICE ONLINE.

THE FINANCIAL INSTITUTION RESERVES THE RIGHT TO REFUSE THE DESIGNATION OF A PAYEE FOR ANY REASON.

EACH PAYEE ACCEPTED BY THE FINANCIAL INSTITUTION WILL BE ASSIGNED A PAYEE CODE.

YOU MAY PAY ALMOST ANY PAYEE YOU WISH.

THERE ARE SEVERAL RESTRICTIONS:

- 1) THE MERCHANT MUST BE LOCATED IN THE UNITED STATES
- 2) PAYMENTS MAY NOT BE REMITTED TO TAX AUTHORITIES OR GOVERNMENT AND/OR COLLECTION AGENCIES
- 3) PAYMENTS MAY NOT BE REMITTED TO SECURITY COMPANIES SUCH AS AMERITRADE FOR STOCK PURCHASES OR TRADE TAXING AUTHORITIES AND
- 4) COURT DIRECTED PAYMENTS ARE UNAUTHORIZED (ALIMONY, CHILD SUPPORT, OR OTHER LEGAL DEBTS).

DON'T FORGET YOU CAN USE THIS SYSTEM TO:

- SEND PAYMENTS TO YOUR SON/DAUGHTER IN COLLEGE
- PAY YOUR LOCAL ORTHODONTIST
- PAY YOUR CREDIT CARDS
- PAY YOUR CHARITABLE DONATIONS, ETC.

A MERCHANT IS DEFINED AS ANYBODY (COMPANY OR INDIVIDUAL) TO WHOM YOU WANT TO SEND MONEY.

THE FINANCIAL INSTITUTION IS NOT RESPONSIBLE IF A BILL PAYMENT CAN NOT BE MADE DUE TO INCOMPLETE, INCORRECT, OR OUTDATED INFORMATION PROVIDED BY YOU REGARDING A PAYEE OR IF YOU ATTEMPT TO PAY A PAYEE THAT IS NOT ON YOUR AUTHORIZED PAYEE LIST.

THE FINANCIAL INSTITUTION WILL PROCESS VARIABLE PAYMENTS ON THE BUSINESS DAY (GENERALLY MONDAY THROUGH FRIDAY, EXCEPT HOLIDAYS) YOU DESIGNATE THE BILL IS TO BE PROCESSED, PROVIDED

THE PAYMENT REQUEST IS RECEIVED PRIOR TO THE CUT-OFF TIME SET BY THE FINANCIAL INSTITUTION, WHICH IS CURRENTLY 4:00 PM, EASTERN STANDARD TIME.

VARIABLE BILL REQUESTS RECEIVED AFTER THE BUSINESS DAY CUT OFF TIME, OR AT ANY TIME ON A NON-BUSINESS DAY WILL BE PROCESSED ON THE NEXT BUSINESS DAY.

THE FINANCIAL INSTITUTION RESERVES ITS RIGHT TO CHANGE THE CUT-OFF TIME BY GIVING YOU NOTICE IF IT CHANGES.

FOR RECURRING PAYMENT REQUESTS:

IF YOU DESIGNATE A PROCESSING DATE OF THE 28TH THROUGH THE 31ST OF A MONTH AND THIS DATE FALLS IN A SHORT MONTH, PROCESSING WILL BE INITIATED ON THE FIRST BUSINESS CALENDAR DAY OF THE MONTH FOLLOWING THAT DATE.

OTHERWISE, RECURRING PAYMENT REQUESTS WILL BE PROCESSED ON THE DATES YOU HAVE DESIGNATED, UNLESS SUCH DATE FALLS ON A NON-BUSINESS DAY RESULTING IN YOUR PAYMENT BEING PROCESSED ON THE NEXT BUSINESS DAY.

YOU MUST ALLOW A MINIMUM OF FIVE (5) BUSINESS DAYS, PRIOR TO THE DUE DATE, FOR EACH BILL PAYMENT (RECURRING OR VARIABLE) TO REACH THE PAYEE. IT IS THE RESPONSIBILITY OF THE SUBSCRIBER TO SCHEDULE/ACTIVATE RECURRING PAYMENTS.

IT IS OUR RECOMMENDATION THAT ADDITIONAL DAYS BE ALLOWED FOR PAYMENTS TRAVELING MORE THAN 4 STATES AWAY.

YOU AGREE TO HAVE AVAILABLE AND COLLECTED FUNDS ON DEPOSIT IN THE ACCOUNT YOU DESIGNATE IN AMOUNTS SUFFICIENT TO PAY FOR ALL BILL PAYMENTS REQUESTED, AS WELL AS, ANY OTHER PAYMENT OBLIGATIONS YOU HAVE TO THE FINANCIAL INSTITUTION. THE FINANCIAL INSTITUTION RESERVES THE RIGHT, WITHOUT LIABILITY, TO REJECT OR REVERSE A BILL PAYMENT IF YOU FAIL TO COMPLY WITH THIS REQUIREMENT OR ANY OTHER TERMS OF THIS AGREEMENT.

IF YOU DO NOT HAVE SUFFICIENT FUNDS IN THE ACCOUNT AND THE FINANCIAL INSTITUTION HAS NOT EXERCISED ITS RIGHT TO REVERSE OR REJECT A BILL PAYMENT, YOU AGREE TO PAY FOR SUCH PAYMENT OBLIGATIONS ON DEMAND.

YOU FURTHER AGREE THE FINANCIAL INSTITUTION, AT ITS OPTION, MAY CHARGE ANY OF YOUR ACCOUNTS WITH THE FINANCIAL

INSTITUTION TO COVER SUCH PAYMENT OBLIGATIONS. ANY BILL PAYMENT CAN BE CHANGED OR CANCELED, PROVIDED YOU ACCESS THE SERVICE PRIOR TO THE CUT-OFF TIME ON THE BUSINESS DAY PRIOR TO THE BUSINESS DAY THE BILL PAYMENT IS GOING TO BE INITIATED.

LIABILITY:

YOU ARE SOLELY RESPONSIBLE FOR CONTROLLING THE SAFEKEEPING OF AND ACCESS TO YOUR HOMEBANKING/BILLPAY LOGIN INFORMATION. YOU ARE LIABLE FOR ALL TRANSACTIONS YOU MAKE OR THAT YOU AUTHORIZE ANOTHER PERSON TO MAKE EVEN IF THAT PERSON EXCEEDS HIS OR HER AUTHORITY. YOU WILL BE RESPONSIBLE FOR ANY BILL PAYMENT REQUEST YOU MAKE THAT CONTAINS AN ERROR OR IS A DUPLICATE OF ANOTHER BILL PAYMENT. THE FINANCIAL INSTITUTION IS NOT RESPONSIBLE FOR A BILL PAYMENT THAT IS NOT MADE IF YOU DID NOT PROPERLY FOLLOW THE INSTRUCTIONS FOR MAKING A BILL PAYMENT. THE FINANCIAL INSTITUTION IS NOT LIABLE FOR ANY FAILURE TO MAKE A BILL PAYMENT IF YOU FAIL TO PROMPTLY NOTIFY THE FINANCIAL INSTITUTION AFTER YOU LEARN THAT YOU HAVE NOT RECEIVED CREDIT FROM A PAYEE FOR A BILL PAYMENT. THE FINANCIAL INSTITUTION 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 THE FINANCIAL INSTITUTION'S AGENT. IN ANY EVENT, THE FINANCIAL INSTITUTION WILL NOT BE LIABLE FOR ANY SPECIAL, CONSEQUENTIAL, INCIDENTAL, OR PUNITIVE LOSSES, DAMAGES, OR EXPENSES IN CONNECTION WITH THIS AGREEMENT OR THE SERVICE, EVEN IF THE FINANCIAL INSTITUTION HAS KNOWLEDGE OF THE POSSIBILITY OF THEM. THE FINANCIAL INSTITUTION IS NOT LIABLE FOR ANY ACT, FAILURE TO ACT OR DELAY IN ACTING IF IT IS CAUSED, IN WHOLE OR IN PART, BY ANY CAUSE BEYOND THE FINANCIAL INSTITUTION'S REASONABLE CONTROL.

AMENDMENT AND TERMINATION

THE FINANCIAL INSTITUTION HAS THE RIGHT TO CHANGE THIS AGREEMENT AT ANY TIME BY NOTICE MAILED TO YOU AT THE LAST ADDRESS SHOWN FOR THE ACCOUNT ON THE FINANCIAL INSTITUTION'S RECORDS, BY POSTING NOTICE IN BRANCHES OF THE FINANCIAL INSTITUTION, OR AS OTHERWISE PERMITTED BY LAW. THE FINANCIAL INSTITUTION HAS THE RIGHT TO TERMINATE THIS AGREEMENT AT ANY TIME. YOU MAY TERMINATE THIS AGREEMENT BY WRITTEN NOTICE TO THE FINANCIAL INSTITUTION. THE FINANCIAL INSTITUTION IS NOT RESPONSIBLE FOR ANY FIXED PAYMENT MADE BEFORE THE FINANCIAL INSTITUTION HAS A REASONABLE OPPORTUNITY TO ACT ON YOUR TERMINATION NOTICE. YOU REMAIN OBLIGATED FOR ANY PAYMENTS MADE BY THE FINANCIAL INSTITUTION ON YOUR BEHALF.

FEES: THE FEE FOR THE BILL PAYING SERVICE IS = FREE FOR AN UNLIMITED NUMBER OF MONTHLY PAYMENTS.

ADDITIONAL CHARGES FOR CUSTOMER REQUESTED SERVICES AND OTHER ITEMS: THESE CHARGES WILL ONLY BE ASSESSED IF YOU REQUEST ONE OR MORE OF THE SERVICES LISTED HERE. THERE WILL BE NO CHARGE FOR ANY ITEM IF NEEDED TO CORRECT A FINANCIAL INSTITUTION ERROR.

WRITTEN CORRESPONDENCE TO PAYEE.....	\$10.00
PER PROOF OF PAYMENT NOT NECESSITATED BY A DISPUTE.....	\$10.00
PAYMENTS RETURNED DUE TO CUSTOMER ERROR.....	\$5.00
COPY OF BILLPAY CHECK.....	\$20.00
OVER DRAFT FEE (PER ITEM).....	\$35.00

THE FINANCIAL INSTITUTION RESERVES THE RIGHT TO CHARGE YOU FOR RESEARCH TIME INVOLVING PAYMENTS NO LONGER AVAILABLE IN YOUR SCREEN HISTORY.

YOU WILL BE INFORMED OF ANY SUCH CHARGES BEFORE THEY ARE INCURRED.

BILL PAYMENTS ARE PROCESSED BY ELECTRONIC FUND TRANSFERS (EFT).

PLEASE SEE THE ELECTRONIC FUND TRANSFERS DISCLOSURE STATEMENT INCLUDED, OR, RECEIVED WHEN YOU OPENED YOUR ACCOUNT, WHICH DISCLOSES IMPORTANT INFORMATION CONCERNING YOUR RIGHTS AND OBLIGATIONS.
