



Services Center Federal Credit Union CU*EasyPay Agreement

Bill Presentment Service:

By enrolling and providing your account number for a listed payee, you authorize that the payee send your billing data to CheckFree Corporation ("CheckFree") for electronic bill presentment.

Bill Payment Service:

Bill payment Cutoff Time means 10:59 p.m. Central Time on any Business Day and is the time which you must transmit payment instructions to have them considered entered on that particular Business Day. "Business Day" means Monday through Friday, excluding Federal Reserve holidays.

By providing CheckFree with the names and account information of those direct payment Payees, you authorize it to debit your checking account on the selected payment date and remit funds to the Payee on your behalf.

While it is anticipated that most transactions will be processed and completed on the next business day after your scheduled payment date, and arrive approximately four (4) business days after your selected scheduled payment date, it is understood that due to circumstances beyond the control of the Service, particularly delays in handling and posting payments by slow responding Payees or financial institutions, some transactions may take a day or even a few days longer to be credited by your Payee to your account. For this reason it is necessary that all Schedule Payment Dates selected be no less than five (5) Business Days before the actual due date.

A bill payment is "In Process" starting at the Cutoff Time on the Business Day prior to the Scheduled Payment Date and continuing up to the next Business Day after the Scheduled Payment Date. A bill payment is a "Pending Payment" starting from the time you enter Payment Instructions until the payment is "In Process." A bill payment is considered "Completed" on the next Business Day after the Scheduled Payment Date. You may cancel or edit any Pending Payment (including recurring payments) by following the directions within the application. There is no charge for canceling or editing a Pending Payment. We may not have a reasonable opportunity to act on any stop payment or cancellation order given after a payment is In Process and it is not possible to stop or cancel a payment which is Completed.

The Service will use its best efforts to make all your payments properly. However, the Service shall incur no liability if it is unable to complete any payments initiated by you through the Service because of the existence of any one or more of the following circumstances

The Service will use its best efforts to make all your payments properly. However, the Service shall incur no liability if it is unable to complete any payments initiated by you through the Service because of the existence of any one or more of the following circumstances:

1. If, through no fault of ours, your Payment Account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your overdraft account;
2. The bill payment processing center is not working properly and you know or have been advised by the Service about the malfunction before you execute the transaction;
3. The Payee mishandles or delays a payment sent by the Service;
4. You have not provided the Service with the correct name, phone number or account information for the Payee; or,
5. Circumstances beyond the Service's control (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction and the Service has taken reasonable precautions to avoid those circumstances.

Provided none of the foregoing five (5) exceptions are applicable, if the Service causes an incorrect amount of funds to be removed from your Payment Account or causes funds from your Payment Account to be directed to a Payee which does not comply with your Payment Instructions, the Service shall be responsible for returning the improperly transferred funds to your Payment Account and for directing to the proper Payee any previously misdirected transactions.

Prohibited Payments:

The following payments are prohibited through the Service:

1. Tax Payments;
2. Court ordered payments; and,
3. Payments to Payees outside of the United States

Your liability for Unauthorized Transfers:

If you tell us within two (2) Business Days after you discover your bill payment password or other means to access your account has been lost or stolen, you can lose no more than \$50.00 if someone uses your bill payment password or other means to access your account without your permission. If you do not tell us within two (2) Business Days after you learn of such loss or theft, and we can prove that we could have prevented the unauthorized use of your bill payment password or other means to access your account if you had told us, you could lose as much as \$500.00. If your monthly statement contains transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may lose any amount transferred without your authorization, after the sixty (60) days, if we can prove that we could have stopped someone from taking the money had you told us in time. If a good reason (such as a long trip or a hospital stay) prevented you from telling us, we may extend the period.

Charges:

You will be charged \$3.00 per month for 10 transactions. This \$3.00 fee will be charged regardless of whether the Service was used during the billing cycle. Any transactions exceeding the standard 10 will be charged \$0.25 each. You agree to pay such charges and authorize the Service to charge your designated Payment Account for these amounts and any additional charges that may be incurred by you. Any fees associated with your standard deposit accounts will continue to apply. You are responsible for any and all telephone access fees and/or Internet service fees that may be assessed by your telephone and/or Internet service provider.

Errors and Questions:

In case of errors or questions about your transactions, you should telephone Services Center FCU during normal business hours. If you think that your statement is wrong or you need more information about a bill payment listed on the statement, we must hear from you no later than sixty (60) days after you received the FIRST statement on which the problem or error appeared.

Termination or Discontinuation:

In the event you wish to discontinue the Service, you must contact Services Center FCU in writing. Such notice of service discontinuance must be supplied ten (10) days prior to the actual discontinuance date and must be sent to the Credit Union. The Service may terminate service to you at any time and/or revoke your right to use software. Neither termination nor discontinuation shall affect your liability or obligations under this Agreement.

By signing below you signify that you have read this agreement and agree to the Services Center Federal Credit Union enrolling your account(s) for this Service, CU*EasyPay. The Credit Union also reserves the right to request a review of your credit rating.

Member Name:

Account Number:

Date: