

Welcome to JSC FCU's eBanking Bill Pay Service

eBanking BILL Payer Agreement and Disclosure

Please read the following disclosure & agreement before proceeding.

Please note that by clicking on the "Accept" button, you are agreeing to be bound by all terms & conditions contained in this agreement & disclosure.

THIS AGREEMENT & DISCLOSURE ("Agreement") provides information about the BILL PAYER service offered by JSC Federal Credit Union ("JSC FCU"). As used in this Disclosure the terms "you", and "your" refer to each Depositor who signs up for BILL PAYER. If more than one Depositor owns an account accessed by BILL PAYER, these Terms apply to each Depositor who owns an account. The terms "we", "our", "us", or "Credit Union" refer to JSC Federal Credit Union. All references to time of day in this Disclosure refer to Central Time.

A. General Information about BILL PAYER.

The BILL PAYER service will allow you to pay almost any bill such as your Mortgage or rent, credit cards, utilities, or even the baby sitter. Please note; however, that you may not use BILL PAYER to make payments to a federal, state or local governmental or tax unit.

There is no fee for the use of our BILL PAYER service to process up to 20 bills per month. All bills processed in excess of 20 per month will be paid at 30 cents per item.

If you pay no bills for 90 days or more, your Bill Payer account will be considered inactive and will be cancelled by the credit union.

B. Definition of Business Day.

The Credit Union's business days are Monday through Friday. Saturdays, Sundays and Federal Holidays are not business days.

C. Types of Payments.

Bill Payments may be processed in two different transaction modes.

1. Single One Time Payments - These are payments where the due date and amount will vary; therefore, each payment will be scheduled manually each time you wish to pay. (For existing Bill Pay users, this category would be used for either One Time Only Payments or Manual Payments)

2. A Series of Recurring Payments - These are recurring payments with a fixed amount and due date that you wish to have automatically paid for you. (For existing Bill Pay users, this category would be used for Automatic Payments)

D. Payment Processing.

All payments made through Bill Payer must be payable in U.S. Dollars and the payee must be located in the United States. Funds will be debited from your account on the day that you indicate for payment. The screen will then display the delivery date for the merchant, which you may alter. Bill Payments will be electronically delivered to the payee within 2 business days. However, some payees are not set up to accept electronic payments. In these cases, we will send a check, which may take up to 5 business days to process and deliver to the payee. In these cases, the funds will be debited from your account after the payee deposits/cashes the check. We will advise you, (for each payee) the time period that should be sufficient (under normal circumstances) for the payee to receive a payment by the scheduled due date. You may view this information by clicking on the dropdown menu next to your payee's name.

Electronic payments are debited on the date scheduled.

You must allow sufficient time (2 to 5 business days, as indicated) for BILL PAYER to receive and process Bill Payments so that the funds can be delivered to the payee on or before the payment due date. If you do not allow sufficient time, you will assume full responsibility for all late fees, finance charges, or other actions taken by the payee. If a payment is scheduled with sufficient time, and the payment was not received by the payee in a timely manner, we will work with the payee on your behalf to attempt to have the action resolved.

The credit union is responsible only for exercising ordinary care in making payments authorized by you and for mailing or sending a payment to the designated payee. We are not liable in any way for damages incurred by you if there are not sufficient funds in your account to make the payment on the processing date, if the estimate of time to allow for delivery to the payee is inaccurate, or due to delays in mail delivery, changes of merchant address or account number, the failure of any merchant to account for or credit the payment in a timely manner, or for any other circumstances beyond the control of JSC FCU.

We will attempt to make this payment starting on the scheduled date and on the following day. In all cases, you are responsible for either making alternate arrangements for the payment, or rescheduling the payment through BILL PAYER. IN NO CASE WILL WE AUTOMATICALLY RESUBMIT A PAYMENT FOR YOU IF FUNDS LATER BECOME AVAILABLE.

E. Limitations on Services.

1. Dollar Limitations: There is a dollar limit of \$10,000.00 (or the available balance in your account, whichever is less) on any single Bill Payment.
2. Account Limitations: Except as provided herein, all Bill Payments are subject to the terms and conditions applicable to such accounts as set forth in the account agreement governing such account.
3. Available Funds Required: All Bill Payments initiated through BILL PAYER are subject to sufficient funds available in the affected account to cover the scheduled payment.

F. Stopping or Modifying BILL PAYER Authorized Payments.

Payments may only be stopped or altered prior to their being debited from your account. Once the amount has been debited, payment cannot be stopped, canceled or changed. In order to request a stop payment or change a BILL PAYER transaction scheduled for a future date, simply cancel the pending transaction from your Bill Payer profile. If a processed payment is being made by a paper check and you wish to place a stop payment on that transaction, you may do so through Home Banking or by visiting any of our branch offices.

G. Authorization to Charge Accounts.

This agreement authorizes us to charge your designated account for any transactions accomplished through the use of BILL PAYER, including the amount of any Bill Payment and any charges for the service. JSC FCU is also authorized to process Bill Payments and to transfer funds according to the instructions received, from you through Bill Payer. Further, we are authorized to initiate any reversing entry and to debit your accounts at JSC FCU and elsewhere in order to correct any mistaken credit entry.

In the event a Bill Payment describes the payee inconsistently by name and account number, execution of the request will occur on the basis of the account number, even if it identifies a person or payee different from the intended payee. Your obligation to pay the amount of the Bill Payment is not excused in such circumstances.

H. Regulation E.

All Bill Payments processed using our BILL PAYER system will be governed under the terms of Regulation E as disclosed to you in your original eBanking application and disclosure. This includes your right to dispute items and your right to prompt resolution of errors. Also, your responsibilities to notify us promptly in case of error.

I. Disclosure of Fees.

There is no fee for the use of our BILL PAYER service for up to 20 bills processed per month. All bills processed in excess of 20 per month will be paid at 30 cents per item.

Additionally, there is an \$18.00 per occurrence fee for researching a missing or misapplied payment if there was no fault on the part of the Credit Union and we have to contact the merchant for a resolution. This research fee will not be assessed if a billing error on the part of the Credit Union is determined to have occurred.

J. Stopping the BILL PAYER service.

You may cancel your BILL PAYER service with the Credit Union at any time by written request to the Credit Union.

K. Inactivity and Automatic Cancellation.

If you pay no bills for 90 days or more, your Bill Pay account will be considered inactive and will be cancelled by the credit union.

L. Unclaimed Payments

An unclaimed payment is a check payment that is correctly sent to a payee, but is never cashed by the payee. It is your responsibility to confirm receipt of the payment with the payee. If the payee does not receive the payment, it is your responsibility to notify JSC FCU and to place a stop payment on the funds.

M. How to use BILL PAYER.

After reading all of the above information and printing it out for future reference, select the account you want your payments to be drawn on. You may choose from any of your checking accounts. To select a default funding account, please access your accounts under the Administration tab inside of bill pay and indicate which account will be your default funding account.

N. Blocked Access to Bill Pay Profile

Your Bill Pay service may become blocked if a processed payment is returned as Non-Sufficient Funds. In this scenario, please contact the credit union to begin the resolution process. Once the Non-Sufficient Funds transaction has been resolved, your bill pay profile will be made available to you within 5 business days.