

Consumer Terms & Conditions

BILL PAY AGREEMENT AND DISCLOSURE

This is your bill paying agreement (herein called "Agreement") with the Glenview Credit Union, (herein "credit union"). You may use its bill paying service, Bill Pay, to direct the credit union to make payments from your designated checking account to the payees that you choose in accordance with this agreement. Bill payments are processed by Electronic Fund Transfers whenever possible, however if the payee does not accept electronic payments, a check will be mailed by first class mail.

The Terms and Conditions of this agreement are in addition to the Important Account Information for our Members disclosure and other documents in effect from time to time that govern your account.

The terms "You" or "Your" means each person who signs or electronically agrees to the Bill Pay Enrollment Form or is otherwise authorized to use this Service. "Merchant" means anyone that you designate and the credit union accepts as a payee.

ACCESSING THE BILL PAY SERVICE:

When you complete your Bill Pay enrollment form online from the credit union website, you will select a User I.D. and a Personal Identification Number (PIN). You will establish other personal information so that the credit union may authenticate you while you are transacting online. This information must be kept secure and confidential. Upon approval of your enrollment information by the credit union, you may begin to use the service.

THE BILL PAYING PROCESS

You may access the Glenview Credit Union Bill Pay service, by using the appropriate account number and Personal Identification number, from its website at www.glenviewcu.org.

SINGLE PAYMENTS - The credit union will process bill payment requests on the business day (Monday through Friday, except holidays) that you designate the bill is to be processed, provided the payment request is received prior to the cut-off time of 2:59 PM CST. Payment 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.

RECURRING PAYMENTS - When a recurring payment is established, the payment is automatically scheduled by the Bill Pay 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.

For RECURRING PAYMENT requests, a processing date of the 28th, 29th, 30th, or 31st, will result in the payment initiated on the last day of each calendar month. 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.

The Bill Pay system will calculate the Estimated Arrival Date of your payment. This is only an estimate so you must allow at least five (5) business days for each payment to reach the Payee.

Payments are capped at a total of \$2,500 per day.

AVAILABLE FUNDS:

You agree to have available and collected funds on deposit in your checking account in amounts sufficient to pay for all bill payments requested, as well as any other payment obligations you have to pay for this service. The credit union 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 your checking account and the credit union 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 that the credit union, at its option, may debit any of your accounts with the credit union to cover such payment obligations.

PAYMENT CANCELLATIONS:

Any bill payment can be changed or canceled, provided you access the service prior to the cut-off time on the business day that the bill payment is going to be initiated.

The credit union is not responsible if a bill payment can not be made due to incomplete, incorrect, or outdated information provided by you regarding a Merchant or Payee, or if you attempt to pay a Merchant or Payee that is not on your Authorized Payee list. The credit union may refuse a Merchant or Payee for any reason.

LIABILITY

- You are solely responsible for controlling the safekeeping of, and access to, your Personal Identification Number (PIN).
- 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. If you want to terminate another person's authority, you must notify the 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.
- The credit union is not responsible for a bill payment that is not made if you did not properly follow the instructions for making a payment.
- The credit union is not liable for any failure to make a bill payment if you fail to promptly notify it after you learn that you have not received credit from a Merchant or Payee.
- The 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 the credit union's agent.
- In any event, the credit union 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 it has knowledge of the possibility of them.
- The credit union 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 credit union's reasonable control.

AMENDMENT AND TERMINATION

The 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 its records, by posting a notice in its office, electronically through the Bill Pay website or as otherwise permitted by law.

The credit union has the right to terminate this Agreement at any time. You may terminate this Agreement by providing written notice to the credit union. You will remain enrolled in this program until you terminate this Agreement.

The credit union is not responsible for any payment made before it has a reasonable opportunity to act on your termination notice. You remain obligated for any payments made on your behalf or fees that may be imposed.

FEES (as of January 2, 2015)

- FREE for the first 10 bills paid during the month. Then \$.50 per bill exceeding the 10 free for that calendar month.
- You must pay at least one bill each calendar month that you remain enrolled to avoid a \$3.00 inactivity fee.
- The following charges will only be assessed if you request one or more of the services listed here:

Written correspondence to Merchant.....	\$ 10.00
Proof of payment not necessitated by a dispute.....	\$ 10.00
Payments returned due to customer error.....	\$ 0.00
NSF payments.....	\$25.00
Transfer payment.....	\$ 5.00
Email payment.....	\$ 2.50

The credit union 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.

Questions may be directed in writing to Glenview Credit Union, 1631 Waukegan Rd, Glenview, Illinois 60025, by e-mail at info@glenviewcu.org, or by phone at 1-888-298-9180 from 6:30am to 1:00 am CST.