

Business 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 Merchants you choose in accordance with this agreement. Bill payments are processed by Electronic Fund Transfers whenever possible, however if the Merchant does not accept electronic payments, a check will be mailed by first class mail.

Terms and conditions of this agreement are in addition to the Account Disclosures and other documents in effect from time to time governing your Account.

"You" or "your" means each person who signs the Bill Pay Enrollment Form or is otherwise authorized to use the Service. "Merchant" means anyone that you designate, and the Credit Union accepts as a payee.

THE BILL PAYING PROCESS

The credit union will process payment requests on the business day (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 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. The credit union may change the cut-off time by giving you notice if it changes.

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

FOR RECURRING PAYMENT REQUESTS, A PROCESSING DATE OF THE 28TH THROUGH THE 31ST OF A MONTH WILL BE INITIATED ON THE LAST CALENDAR DAY OF THE 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.

YOU MUST ALLOW AT LEAST FIVE (5) BUSINESS DAYS, PRIOR TO THE DUE DATE, FOR EACH BILL PAYMENT TO REACH THE MERCHANT.

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 the Credit Union, at its option, may charge any of your accounts with the Credit Union, 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.

The Credit Union is not responsible if a Bill Payment cannot be made due to incomplete, incorrect, or outdated information provided by you regarding a Merchant or if you attempt to pay a Merchant that is not on your Authorized Payee list. The Credit Union may refuse a

Merchant 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. 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, 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 written notice to the Glenview 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 the Financial Institution 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)

Fees for this service are assessed the month after they are incurred. The fee for the Bill Payer Service is as follows:

*No monthly fee, \$.50 per bill payment sent.

*You must pay at least one bill each calendar month that you remain enrolled to avoid a \$10.00 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

There will be NO charge for any item if needed to correct a Credit Union's error.

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.

