

EZ ONLINE BILL PAYMENT

DISCLOSURE AND AUTHORIZATION

Erie Federal Credit Union

The following terms and conditions apply to your use of EZ Bill Pay at Erie Federal Credit Union. Your use of EZ Bill Pay within Erie Federal Credit Union's Internet Banking site, EZ Money Manager, constitutes your agreement to these terms and conditions.

REGISTERING FOR EZ BILL PAY

EZ Bill Pay allows you to make payments to a third party from your Erie Federal Credit Union Share Draft/Checking Account. To use EZ Bill Pay you must become a registered user of EZ Money Manager. Once you have access to your Erie Federal Credit Union checking account online, you may apply for EZ Bill Pay. Erie Federal Credit Union reserves the right to approve or decline the application.

MONTHLY FEE

There is no fee for EZ Bill Pay at Erie Federal Credit Union. Erie Federal Credit Union has the right to change fees at any time. Additional fees will not be assessed without notice to you within the required timeframe.

SCHEDULING BILL PAYMENTS

Funds must be available in your account on the scheduled payment date. Payments are made either by paper check or electronically through the Automatic Clearing House (ACH). The method employed on any single payment depends on whether the EZ Bill Pay processor has established an electronic payment relationship with the payee and they are found on the electronic payee database. You may schedule a single payment or recurring payments.

RESTRICTIONS

The EZ Bill Pay processor has a payment cap of \$30,000.00. The EZ Bill Pay user interface limits the entry of payment amounts greater \$30,000.00. Any payee you wish to pay through EZ Bill Pay must be payable in U.S. dollars. Some government or legal agencies will not accept checks issued by third parties. Erie Federal Credit Union is not responsible for any penalties, late fees, finance charges, etc. incurred if a payee will not accept payment from the EZ Bill Pay service.

PAYMENT METHODS

On the process date that you select, the EZ Bill Pay processor generates a paper check or an ACH debit (in the amount of the bill payment) from your Share Draft/Checking Account. Your Share Draft/Checking Account will be debited within two banking days or when a paper check is presented for payment.

EZ BILL PAY ON HOLIDAYS AND WEEKENDS

EZ Bill Pay processes payments on all days excluding Sundays and Federal Reserve Board recognized holidays. In cases where a payment(s) gets scheduled on a Sunday (this can potentially happen on a recurring payment), the payment is processed on the day before (Saturday). If you happen to be setting up the payment on a Saturday, the bill payment will be processed on the next banking business day. Also, please note that weekly recurring payments may not be scheduled on Saturdays.

NON-SUFFICIENT (NSF) FUNDS

If a non-sufficient funds condition exists, any paper check will be returned. The fee for payments returned for NSF can be found on the Fee Schedule. Any future dated recurring payments scheduled for release during the time the account is NSF will not be sent. Erie Federal Credit Union is not responsible to notify you if sufficient funds are not available in your account.

FUNDS AVAILABILITY

Go to <http://www.Eriefcu.org/disclosures> to see our Funds Availability Disclosure.

ERRORS IN BILL PAYMENTS

1. If, through no fault of the EZ Bill Pay, 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 payment processing center is not working properly and you know or have been advised by the Erie Federal Credit Union about the malfunction before you executed the transaction;
3. You have not provided the EZ Bill Pay with the correct Payment Account information, or the correct name, address, phone number, or account information for the Payee; and/or;
4. Circumstances beyond control of the Erie Federal Credit Union (such as, but not limited to fire, flood, or interference from an outside force) prevent the proper execution of the transaction and Erie Federal Credit Union has taken reasonable precautions to avoid those circumstances.

Provided none of the foregoing exceptions are applicable, if the EZ Bill Pay causes an incorrect amount of funds to be removed from your EZ Bill Pay 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 Payer any previously misdirected transactions, and, if applicable, for any late payment related charges.

STOP PAYMENT REQUEST

A payment can be edited or deleted any time before the payment is processed. You must verify the payment method (electronic or check). Stop payments can only be issued on transactions sent via check and then only if the check has not been paid. For stop payments you must contact Erie Federal Credit Union. There will be a fee for stop payments. Contact the credit union for further information during business hours.

(814) 825-2436
Toll Free: (800) 480-0494
Erie Federal Credit Union
3503 Peach St.
Erie, PA 16508-2741

EMAIL ADDRESS

It is your responsibility to update your email address to receive any email notices in reference to your EZ Bill Pay account.

DISCLOSURE OF INFORMATION

We will only disclose information to third parties about your account or transfers you make under the following circumstances

- Where it is necessary for the provision of EZ Bill Pay and for completing transfers
- In order to verify the existence and condition of your account for a third party
- In order to comply with government court orders, or other reporting requirements

CANCELLATION OF SERVICE

Please contact Erie Federal Credit Union via Secure Message through EZ Money Manager or by calling (814) 825-2436 or (800) 480-0494 to close your EZ Bill Pay account.

CHANGES AND MODIFICATIONS

Erie Federal Credit Union may modify the terms and conditions applicable to EZ Bill Pay from time to time. We will send notice to you (ex. Newsletter or Email) of any revised terms and conditions as in compliance with applicable law. We reserve the right to terminate this agreement and your use of bill payment in whole or in part at any time without notice.

AUTHORIZATION

I authorize Erie Federal Credit Union to post payment transactions generated by EZ Money Manager Online Banking from the EZ Bill Pay service to the account indicated on the form being sent electronically. I understand that I am in full control of my account. If at any time I decide to discontinue service, I will provide written notification to Erie Federal Credit Union. My use of EZ Bill Pay signifies that I have read and accepted all terms and conditions of the bill paying service. Erie Federal Credit Union is not liable for any service fees or late charges levied against me. I also understand that I am responsible for any loss or penalty that I may incur due to lack of sufficient funds or other conditions that may prevent the withdrawal of funds from my account.

August 2019