

**UNITED FEDERAL CREDIT UNION**  
2807 S. State St. • St. Joseph, Michigan 49085  
888-982-1400

## **BILL PAY DISCLOSURE**

All bill payment transactions are subject to electronic funds transfer rules, see your EFT disclosure.

### **ELIGIBLE PAYEES**

All payees which you set up for payment must be located within the United States and payable in U.S. dollars. All account information must be accurate and in your name. You must always have your current address and phone numbers on record at UFCU. If not, we may cancel your access to Bill Payment until the information is updated.

### **INSUFFICIENT FUNDS**

If there are not sufficient funds in the account you have designated for payment, your overdraft protection will be activated in the same way it would for a check written against the account if the payment is scheduled for a future date. If you request a payment be made immediately, funds must be available without the need for overdraft protection of any kind. You will receive a denial message if this happens and you can then schedule the payment for the next day, when your overdraft protection will be used. We will notify you by mail if a transfer is made from savings or PowerLine. If there are not sufficient funds in your account or available from the overdraft protection, we will notify you by e-mail via the Bill Pay site on the day a payment is scheduled to be made. The credit union will attempt to make the payment for three additional business days. Each of these attempts to make the payment will also automatically issue an e-mail via The Bill pay site if there are insufficient funds in your account. A final notice will be sent to you if the transactions were not able to be processed because of insufficient available funds. At that time, you will need to re-enter the payment request or make other arrangements for payment.

### **LOAN DELINQUENCY**

If you are more than 30 days past due on a United Federal Credit Union loan(s) you will not be allowed to schedule payments, nor will payments be made. Service will be reactivated once your loan(s) is current.

### **TIMING**

Please allow sufficient time for the payee to receive and process payment before the due date shown on your invoice/bill. If you do not allow sufficient time, you will assume full responsibility for all late fees, finance charges, or any other actions taken by the payee. For each payment request, you will be advised of what time period will be allowed for the payee to receive the payment. Allow 5 business days for the first time you enter a payee. Payments requested for the current date will be drawn from your account when you finish the transaction in the Bill pay screen. Funds must be available in your account in order to pay these bills. If you schedule a payment for a future date the funds must be available by 12:01 AM EST on the date listed. Payment processing may occur any time after midnight. Be sure to note this date.

## LIABILITY

- \* UFCU is not liable in any way for damages you incur if you do not have sufficient funds in your account to make the payment on the processing date.
- \* UFCU is not liable if the estimate of time for delivery is inaccurate, delays due to mail service, changes of merchant address or account information.
- \* UFCU is not liable if there is failure of any merchant to correctly credit the account in a timely manner, or any other circumstance that is beyond the control of UFCU.
- \* If a payment is not sent in time or in the correct amount per instructions given in accordance with this disclosure, we will be liable for damages caused.

### Exceptions to liability include:

- \* Your account does not contain sufficient available funds to make the payment or transfer through no fault of ours.
- \* The payment or transfer goes over the credit limit on your overdraft line of credit or available savings balance, whichever the case.
- \* Any equipment, phone lines, or computer systems fail to work properly or are temporarily unavailable.
- \* Any circumstances beyond our control, such as fire, flood or power outage, prevented the payment or transfer, despite the reasonable precautions we have taken.
- \* A court order or legal process prevents the transfer or payment to be made.
- \* A reasonable basis for believing that unauthorized use of your password or designated account has occurred, or may be occurring or if you are in default under any agreement with us, or if you or we terminate this agreement.
- \* The payee does not process a payment correctly, or in a timely manner.