

The following Terms and Conditions apply to WESTconsin Online Bill Pay at WESTconsin Credit Union. Your use of Bill Pay constitutes your agreement to these Terms and Conditions. Bill Pay allows you to make payments to a third party (payee) from your WESTconsin Credit Union checking account using WESTconsin Online or the Mobile App through our Bill Pay provider, Fidelity National Information Services, Inc ("FIS").

Eligible Users

WESTconsin Credit Union members with an eligible checking account can use Bill Pay.

Registering for Bill Pay

Registration for Bill Pay can be completed through WESTconsin Online using a laptop or a PC or through our Mobile App using a mobile device. Most eligible registrations are accepted same day; others may take up to three business days before registration is complete. An email notification will be sent welcoming you to Bill Pay. The email will be sent to the email address entered at the time of Bill Pay registration.

Bill Pay Charges

There is no charge to use Bill Pay. Any fees and charges associated with Bill Pay are disclosed in the Service Charges and Fees Schedule and outlined in these Terms & Conditions.

Scheduling Bill Payments

You authorize WESTconsin Credit Union, and any third party acting on our behalf, to choose the most effective method to process your payment. Bill Payments are made either by mailing a paper check, or by electronic transaction methods including Automated Clearing House (ACH) or FIS corporate credit card. The payment method used depends on whether our bill pay processor, FIS, has established an electronic payment relationship with the payee. Bill Payments can be a single item or may be scheduled as a recurring Bill Payment.

Payees Receiving Bill Payments

The payee should receive your payment within three business days for an ACH payment or FIS corporate credit card and five business days for a paper check payment. If the item is a paper check, once the payee cashes the check a copy of the check will be available online through WESTconsin Online Bill Pay section under *View Payment History* for 90 days. If a payment is sent as a paper check and isn't cashed within 90 days, the check will be considered stale dated and a stop payment will be placed on the check, with an automatic credit processed to your account. If the payee does not receive the check within 10 business days from the time it was processed, please contact WESTconsin Credit Union at (800) 924-0022 during business hours or FIS at (800) 823-7555 to investigate further. If a payment is sent as an ACH payment or by a FIS corporate credit card and isn't applied within 3 business days, please contact the payee or WESTconsin Credit Union at (800) 924-0022 during business hours to investigate further.

Expedite Payments

A Bill Payment item may be expedited. A fee will be incurred to expedite a Bill Payment and the fee will post to your account within two business days as a separate transaction. The fee to expedite an electronic payment is \$5.00 per item; the fee to overnight a check payment is \$25.00 per item. Expedited payments cannot be scheduled on a non-business day or holiday, if attempted the delivery date will show the next business day. An expedited check cannot be delivered to a PO Box address.

Payment Confirmation

You will receive a confirmation number for each Bill Payment made to an eligible payee. WESTconsin Credit Union shall not be liable for any failure to make a payment; this includes any fees incurred should you not receive confirmation notice.

Ineligible Bill Payments

Bill Payments can only be made in U.S. dollars and sent to a payee within the United States; payee addresses outside of the United States are ineligible. In addition, the following payments are strongly discouraged, but may be scheduled at your own risk: tax payments to the IRS or any state or government agency, court ordered payments such as (but not limited to) alimony or child support, and payments to insurance companies. Payments that have been deemed ineligible or list as discouraged above may not be automatically stopped by the Bill Pay system and may process by our Bill Pay vendor, FIS. If you chose to make these payments and they are processed, we may not notify you of their ineligibility or be liable if the payment is not posted by the payee. If a payment is processed, and the payee claims to not receive it we will assist in providing you proof of the payment, however FIS, or WESTconsin will not be liable for any late charges or interest charges you may accrue. You will need to work directly with the payee to address any fees.

Bill Payment Amount Limits

The maximum dollar amount of any single Bill Payment is \$9,999.99, regardless of how the payment is disbursed. The maximum dollar amount that can be sent out in one day is \$19,999.99, regardless of how the payment is disbursed. Two payments of the same amount may not be sent to the same payee within a 24-hour period, as the system sees this as a duplicate payment. Two payments of different amounts may be made to the same payee within a 24-hour period.

Funds Deducted from Account

On the process payment date you select, FIS will generate an ACH debit from your checking account in the amount of your Bill Payment. This amount will be deducted from your checking account within two business days from the payment process date.

Funding Accounts

A funding account is a WESTconsin checking account held in good standing that can be used to fund Bill Payments. Multiple funding accounts can be set up; however, only one funding account can be designated as a default funding account. Bill Payments are typically debited from a checking account; however, we reserve the right to debit any of your checking or savings accounts in order to pay the bill payment item.

Bill Payments on Holidays and Weekends

Single Bill Payments are processed Monday through Friday until 9:30 p.m. CST except for Federal Reserve holidays. Payments can be edited or cancelled until 9:30 p.m. CST. Recurring payments can only be set up to process on weekdays, Monday through Friday. If a recurring payment ends up on a non-weekday or holiday, it will be processed the following business day. You should consider this when determining whether there are sufficient funds in your funding account for all Bill Payments to avoid non-sufficient funds payments.

Non-Sufficient Fund (NSF) Payments

FIS will attempt to send payments to the payee on the process date you select whether or not your account has sufficient funds to cover the payment. If your account does not have sufficient funds when the payment attempts to clear, a \$30.00 overdraft charge will be assessed to your account per each attempt. FIS may attempt to debit your account up to three times for payments sent either electronic, by FIS corporate credit card or by check. If the attempts to collect on any item initiated through Bill Pay are unsuccessful an internal collection status will be opened and handled by FIS; this may result in your account being debited by WESTconsin Credit Union to recover the loss of payment. To resolve a collection status contact FIS at (800) 873-5869.

In the event of an NSF item processed as an ACH or by FIS corporate credit card, your Bill Pay account may be blocked and suspended until the NSF condition is resolved directly with FIS. FIS will notify you of the blocked status at the email address you provide during the Bill Pay registration. During the block or suspended status, you will be able to view your eBills and cancel any pending payments; however, you will not be allowed to schedule any new payments. Any single and automatic payments scheduled for delivery during the blocked/suspended timeframe will be cancelled and will not retry. Any future dated automatic payments will process after the block is lifted. Bill Pay may continue to be blocked for three (3) business days after you have resolved or paid the outstanding item(s). If the bill payment was returned for any other reason than an NSF, Bill Pay reinstatements may be delayed. In some circumstances if FIS has a "reversible" relationship with the payee, FIS will only attempt to debit your account two times, if both attempts result in NSF return then FIS will work directly with the payee to have the funds returned. You assume all responsibility to satisfy the payee.

In the event of an NSF item processed as a check, your Bill Pay account may be blocked and suspended until the NSF condition is resolved directly with FIS. FIS will notify you of the blocked status at the email address you provided during the Bill Pay registration. During the blocked or suspended status, you will be able to view your eBills and cancel any pending payments; however, you will not be allowed to schedule any new payments. Any single and automatic payments scheduled for delivery during the blocked/suspended timeframe will be cancelled and will not retry. Any future dated automatic payments will process after the block is lifted. Bill Pay may continue to be blocked for three (3) business days after you have resolved or paid the outstanding item(s). If the bill payment was returned for any other reason than an NSF, Bill Payment reinstatement may be delayed. A stop payment may be placed on the check if the attempt to recover the funds is not successful. If the attempt to collect on any item initiated through Bill Pay is unsuccessful you assume all responsibility to satisfy the payee. Bill payments of \$500 or greater may automatically have a stop payment placed on them if the first debit is returned NSF. Bill Payments of \$500 or less may automatically have a stop payment placed on them after the second debit is returned NSF.

In addition to other limitations on liability set forth in this Terms & Conditions, you agree to indemnify and hold us harmless from any and all claims, demands, actions, suites, damages, judgements, liabilities, costs and expenses, and attorney's fees arising out of or resulting from your use of Bill Pay or your breach of any of your obligations under this Terms & Conditions, including but not limited to the following:

- You have insufficient funds in your account
- FIS or a third-party processor errors in processing an ACH or errors in blocking/suspending your account following an error in processing an ACH item
- The estimated time allowed for payment delivery to the payee is inaccurate
- You provide incomplete or incorrect payee information
- There are mail delivery delays
- There are changes to the payee's address or account number information
- A payee fails to process the payment in a timely manner
- Your Bill Pay services have been blocked or discontinued
- Or any other circumstance occurs beyond the Credit Union's control

Your obligation to indemnify us shall survive termination of this Terms & Conditions.

Collections

If FIS or WESTconsin attempts to collect on any item initiated through Bill Pay and is unsuccessful for any reason, including but not limited to: closed account, invalid funding account, stop payment then an internal collection status will be opened and handled by FIS; this may result in your account being debited by WESTconsin Credit Union to recover the loss of payment. To resolve a collection status contact FIS directly at (800) 873-5869.

Notifications

You can manage Bill Pay email notifications through WESTconsin Online by accessing Bill Pay > Edit reminder and alert preferences using a laptop or PC. To update your email address for Bill Pay after accessing Bill Pay > Edit reminder and alert preferences your email address will be listed, click on "how do I change this" > Primary email > click edit and complete on screen instructions or contact WESTconsin Credit Union at (800) 924-0022 during business hours. Notifications may also be sent on our behalf by our bill payment process, FIS. Notifications may include but are not limited to payee added, payee edited, eBill received, payment due, eBill not received, payment made, payment cancelled, payments rejected, funding account blocked, expedited payment complete, etc.

Accessing Overdraft Sources

The overdraft sources currently set up on your checking account (transfers from a savings account or line-of-credit loan, etc.) will be accessed the same through Bill Pay.

Errors in Bill Payments

If you make an error entering the payee information, you are responsible for any fees that may incur because of this error. FIS covers any late

payment related charge up to \$50.00 should a payment arrive after its delivery date, as long as you schedule the payment in accordance with FIS' on time payment guarantee. This guarantee pertains to ACH payments only.

Stop Payments

You may edit or delete a scheduled payment any time before the Bill Payment cut off time of 9:30 p.m. CST. Contact *WESTconsin* Credit Union at (800) 924-0022 during business hours or FIS at (800) 823-7555 if you want to issue a stop payment on an uncashed paper check after the process date. Your account will be assessed a stop payment charge of \$30.00 per item, please note the charge(s) may not be applied until the following month. The Bill Payment check amount will automatically be credited back to your account within 2 business days from the date the stop payment is processed. Stop payments are not allowed on Bill Payments made electronically through ACH or by FIS corporate credit card. For ACH or corporate credit card payments sent in error, please contact the payee for resolution.

Photocopies

Once the Bill Payment check has been cashed by the payee you can view a copy of the item at no cost by accessing Bill Pay > View payment history through *WESTconsin* Online using a laptop or PC. Copies are available for approximately 90 days; front and back of the images can be saved or printed. You may also request a photocopy of a cashed paper check or proof of ACH or corporate credit card payment by contacting *WESTconsin* Credit Union at (800) 924-0022 during business hours or FIS at (800) 823-7555; fees may apply. Your account will be assessed a photocopy charge of \$3.00 per item, please note the charge(s) may not be applied until the following month.

eBills

You may set up eBills, which are an electronic copy of your billing statement, with payees who offer the service. When setting up an eBill you'll be asked to complete information based on your account with the payee, some of which may include, but is not limited to billing cycle, UserID, Password, test questions or verification codes. If you have issues completing this, you will need to contact the payee and set up online access through their website first and then try setting up your eBill through *WESTconsin* Online. Once successfully registered for eBills, you'll begin receiving an electronic copy of your billing statement through the Bill Pay system. You will have the option to set up a payment rule based on the arrival of the eBill, which may include, but not be limited to: make minimum payment, pay balance in full, pay set dollar amount or create your own payment rule. You can stop receiving eBills at any time by logging into *WESTconsin* Online and managing your eBill. You can also view previous eBills. *WESTconsin* Credit Union will not be held liable for payee changes such as processing eBill changes, billing statement cycle changes, billing processor changes, accessing account changes, or any circumstances that occurs beyond the Credit Union's control. *WESTconsin* Credit Union shall not be liable for any failure to make a payment, this includes any fees incurred. If *WESTconsin* Credit Union is notified of changes with your eBill, a reasonable attempt will be made to notify you of the findings.

Canceling Bill Pay Service

Contact *WESTconsin* Credit Union to cancel your Bill Pay service.

Suspending Bill Pay Services

With the help of our bill payment processor, FIS, your bill pay account is monitored for suspicious activity 24x7. In the event of suspicious activity, your bill pay account and payments may be suspended. The suspension may last up to 48 business hours. During suspension, payments may not process or may be delayed in processing causing them to be delivered later than originally expected. FIS or *WESTconsin* Credit Union may reach out to you directly to review suspicious activity.

Inactive Bill Pay Accounts

If you do not use Bill Pay for eighteen (18) consecutive months, we reserve the right to cancel your service. You have the option of re-registering for Bill Pay at any time; account eligibility required.

Other Agreements

Your Bill Pay account may also be governed by other agreements between you and *WESTconsin* Credit Union and by the Credit Union's regulatory rules and regulations.

Bill Pay Terms & Conditions Amendments

These Terms & Conditions and applicable Service Charges and Fees may be amended from time to time. In such event, *WESTconsin* Credit Union shall notify you if the change will cause you greater cost or liability or if it will limit your access to Bill Pay. Any use of Bill Pay afterwards will constitute your agreement to such change(s) to the Terms & Conditions and Service Charges and Fees.

Bill Pay Authorization

By authorizing us to make a payment, you authorize *WESTconsin* Credit Union to deduct Bill Payments from your account. You understand that you are in full control and are responsible for the security of your account of which *WESTconsin* Credit Union is not obligated to monitor any payments made through Bill Pay. If an authorized representative of yours uses your account to make Bill Payments, which are not yours, you assume the entire risk of loss. You further assume the entire risk of loss resulting from fraud or the unauthorized access of your account. You hereby release *WESTconsin* Credit Union from any claims you may have for loss arising out of the unauthorized use of your account. You further agree to indemnify and hold *WESTconsin* Credit Union harmless for any loss arising out of either the authorized use of your account outside of *WESTconsin* Credit Union's negligence, if any.

You agree that your use of Bill Pay signifies that you have read and accepted all the terms and conditions for this product. You understand that while FIS suggests a payment may take three business days for an ACH or corporate card payment and five business days for a paper check to process it can take longer and *WESTconsin* Credit Union is not liable for any service fees or late charges you incur from payees. You also understand that you are responsible for any loss or penalty that you may incur due to lack of sufficient funds or other conditions that may prevent the withdrawal of funds from your account.

Your use of Bill Pay may be terminated at any time without prior notification if you or any authorized user breaches this agreement or if we have reason to believe there has been unauthorized use or suspicious activity.