



Bill Payment Terms & Conditions

The following Terms and Conditions apply to WESTconsin Online Bill Payment at WESTconsin Credit Union. Your use of Bill Payment constitutes your agreement to these Terms and Conditions. Bill Payment allows you to make payments to a third party (payee) from your WESTconsin Credit Union checking account using WESTconsin Online through our Bill Payment provider, FIS

Eligible Users

WESTconsin Credit Union members with an eligible checking account are allowed to use Bill Payment.

Registering for Bill Payment

Registration for Bill Payment can be completed through WESTconsin Online using a laptop or a PC or through our 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 Payment. The email will be sent to the email address entered at the time of Bill Payment registration.

Bill Payment Charges

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

Scheduling Bill Payments

You authorize us, 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 Automated Clearing House (ACH) electronic transaction. The payment method used depends on whether 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 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 Payment section under *View Payment History* for 90 days. If a payment is sent as a paper check and isn't cashed within 90 business days, the check will be considered stale dated and will be automatically credited back 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.

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. We will not notify you if you attempt to make any of these payments and we will not be liable if we do not make a prohibited or discouraged payment that you've scheduled.

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, as the system sees this as a duplicate payment. Two payments of different amounts may be made to the same payee.

Funds Deducted from Checking 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 process date.

Funding Accounts

A funding account is a *WEST*consin 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 on Holidays and Weekends

Single Bill Payments are processed Monday through Friday until 9:30 p.m. CST except for Federal Reserve holidays. 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.

Non-Sufficient Fund (NSF) Payments

Your payment will be sent to the payee on the process date you select whether or not your checking account has sufficient funds to cover the payment. If your checking account does not have sufficient funds when the payment attempts to clear, a \$30.00 overdraft charge will be assessed. If the payment was sent electronically, the payment may try to debit your account up to three times. If the payment was sent as a check, a stop payment may be placed on the check if the attempts to recover the funds are not successful. If the attempts to collect on any item incited through Bill Payment are unsuccessful an internal collection status will be opened and handled by FIS; this may result in your account being debited by *WEST*consin 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, your Bill Payment account will 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 Payment registration process. During this time, 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 timeframe will be cancelled and any future dated automatic payments will be processed once the block is lifted. Bill payment will continue to be blocked for three (3) business days after you have resolved or paid the outstanding item(s). If the payment from your account was returned for any other reason than an NSF, Bill Payment reinstatement may be delayed.

*WEST*consin Credit Union is not responsible to notify you if sufficient funds are not available in your account. *WEST*consin Credit Union is not liable for any damages you incur if:

- 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 Payment service has been blocked or discontinued
- Or any other circumstance occurs beyond the Credit Union's control

Notifications

You can manage Bill Payment email notifications through *WEST*consin Online by accessing Bill Pay > Edit reminder and alert preferences using a laptop or PC. To update your email address for Bill Payment please contact *WEST*consin Credit Union at (800) 924-0022 during business hours.

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 Payment.

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. If you enter the payee information correctly and FIS routes the payment to a different payment center, FIS will reimburse you for the late charge, up to \$50.00.

Stop Payments on Bill Payments

You may edit or delete a scheduled payment any time before the Bill Payment cut off time. Contact *WEST*consin 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 checking 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 checking 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. For ACH 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 *WEST*consin Online using a laptop or PC. Copies are available for 90 days; front and back of the images can be saved or printed, zoomed in or out. You may also request a photocopy of a cashed paper check or proof of ACH payment by

contacting *WESTconsin* Credit Union at (800) 924-0022 during business hours or FIS at (800) 823-7555. Your checking 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, 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 Payment 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 own payment. 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 Payment Service

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

Inactive Bill Payment Accounts

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

Other Agreements

Your Bill Payment 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 Payment 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 on if it will limit your access to Bill Payment. Any use of Bill Payment afterwards will constitute your agreement to such change(s) to the Terms & Conditions and Service Charges and Fees.

Bill Payment Authorization

I authorize *WESTconsin* Credit Union to deduct *WESTconsin* Online Bill Payments from my checking account. I understand that I am in full control and am responsible for the security of my account of which *WESTconsin* Credit Union is not obligated to monitor any Payments made through *WESTconsin* Online Bill Payment. If an authorized representative of mine uses my account to make Bill Payments, which are not mine, I assume the entire risk of loss. I further assume the entire risk of loss resulting from fraud or the unauthorized access of my account. I hereby release *WESTconsin* Credit Union from any claims I may have for loss arising out of the unauthorized use of my account. I further agree to indemnify and hold *WESTconsin* Credit Union harmless for any loss arising out of either the authorized or unauthorized use of my account.

My use of Bill Payment signifies that I have read and accepted all of the terms and conditions for this product. I understand that while FIS suggests a payment may take three business days for an ACH 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 I incur from payees. 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 checking account.

Your use of Bill Payment 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.