



Global Credit Union Online Bill Pay Disclosure

This Agreement and Disclosure provides information about the online bill payer service Advantage ePay and contains the disclosures required by the Electronic Funds Transfer Act. For the purpose of this document, "I," "me," and "my," shall refer to each Depositor who signs up for Advantage ePay. "You" and "Your" shall refer to the financial institution at which the Depositor has the deposit account accessed through Advantage ePay. All references to Advantage ePay will be referred to as "ePay".

A. ePay OnLine Bill Payer Service

ePay is a consumer/business electronic bill pay service. I may access ePay using a personal computer through Global Credit Union's web page on the Internet at www.globalcu.org.

B. Designation of Primary Account

I understand that in order to use ePay, I must have either a checking account or a savings account with Global Credit Union. If I have both a checking and a savings account the checking account will be considered the "primary" account for transactions conducted through ePay.

C. Banking Day

Global Credit Union's business days are Monday through Friday excluding Federal Holidays.

D. Service Available through ePay

The ePay service allows me to: Access my designated account(s) to pay most bills (Bill Payments);

Online Resources & Communications Corporation Payment Guarantee

If a properly scheduled payment is not received and posted on time by the payee, You will attempt to have any late fees or assessed finance charges removed. (Finance charges are calculated based on my payment amount rather than my entire balance.) If the payee is unwilling or unable to remove them, You will pay the fees and finance charges directly to the payee. In addition, You will attempt to have my account noted appropriately to ensure that the situation does not negatively impact my credit rating. (NOTE: Please see the Electronic Funds Transfer Disclosure for important information on the limitations of reimbursable fees and finance charges.) The Payment Guarantee applies to late fees and/or finance charges associated with the late posting of a payment, provided that the following conditions are met:

1. The payment was scheduled to be delivered on or before the due date of my bill, excluding any grace periods. (The one exception to this guideline is that mortgage payments may be scheduled so that the payment is sent on or before the due date, excluding grace periods. For example, a mortgage payment due on July 1st, with a 15-day grace period, must have a "Send On" date no later than July 1st.)
2. The payment amount did not exceed \$25,000.
3. The payment was not made to an excluded payee:
 - Payments that failed due to insufficient funds or other reasons

- Payments to payees located in the Armed Forces Postal Codes such as AE & AP
 - Payments to settle securities transactions
 - Payments to payoff special or delayed financing for purchases
 - Payments to credit counseling agencies who pay creditors on my behalf
4. The payment was not made to a prohibited payee. Payments to the following payees are not permitted through this service:
 - Payments to payees outside of the United States
 - Court-ordered payments such as alimony, child support, speeding tickets, etc.
 - Tax entities
 - Collection agencies
 5. The information supplied by me is correct (payee name and address, my name and account number as it appears on the payee's records).

Expedited Payments

If a Properly Scheduled Expedited Payment (defined below) is not received and posted by the payee as of the scheduled payment date, I will not be responsible for any Penalties (defined below) that arise due to the failure of such payment to post on the scheduled date and You will refund me the service fee associated with such payment. You will first attempt to have any such penalties removed, and if the payee is unwilling or unable to remove them, You will pay the fees and finance charges directly to the payee. In addition, You will attempt to have my payee account noted appropriately to ensure that the situation does not negatively impact my credit rating.

"Penalties" are defined as late fees or finance charges that are assessed on the Properly Scheduled Expedited Payment amount that did not post on the scheduled payment date, not those based on my total outstanding balance.

A "Properly Scheduled Expedited Payment" is defined as a payment that:

1. Was made from an account that has sufficient funds for the payment and any fees associated with the payment;
2. Was scheduled to be delivered on or before the due date of my bill, excluding any grace periods. (The one exception to this guideline is that mortgage payments may be scheduled so that the payment is sent on or before the due date including grace periods. For example, a mortgage payment due on July 1st, with a 15-day grace period, must have a "Deliver By" date no later than July 15th.);
3. The service indicates it is deliverable on or prior to the applicable due date;
4. Was not made for any of the following types of transactions:
 - Payments that failed due to insufficient funds or other reasons
 - Payments to settle securities transactions
 - Payments to payoff special or delayed financing for purchases
 - Payments to credit counseling agencies who pay creditors on my behalf
 - Payments to payees outside of the United States
 - Court-ordered payments such as alimony, child support, speeding tickets, etc.
 - Tax entities

- Collection agencies
5. The information supplied by me is correct (payee name and address, my name and account number as it appears on the payee's records);
 6. Does not cause me to exceed any applicable risk management limits;
 7. Was scheduled when the system was available; and
 8. The payment complies with the payee's policies.

E. General Information About ePay

I may use ePay any time, day or night, 7 days a week. However, ePay may be temporarily unavailable due to Global Credit Union's record updating, or technical difficulties. In addition, access to ePay is made available pursuant to a license agreement by and between Global Credit Union and Online Resources & Communications Corporation. Any interruption of service or access caused by Online Resources will also prevent my use of the service. To utilize the services, I will need to login to Advantage eBranch (Global's Online Banking site) and otherwise satisfy the system's security procedures.

F. Transaction Procedures

Bill Payments may be processed in three different transaction modes. They are as follows:

1. **"Today."** If I designate a payment as a "Today" transaction, the funds are immediately deducted from my designated account. "Today" Bill Payments may not be canceled for any reason once I have ended an ePay session.
2. **"Future."** If I designate a Bill Payment as a "Future" transaction, I may request that the transaction be made on a future date that I may designate up to 364 days in advance of the Scheduled Date. Sufficient funds must be available by midnight of the night before the Scheduled Initiation Date, but will be deducted from my designated account on the Scheduled Initiation Date. "Future" transactions may be canceled or changed until 12:00 midnight (EST) of the night before the Scheduled Date.
3. **"Recurring."** If I designate a Bill Payment as a "Recurring" transaction, I may request, and Global Credit Union will use, a Scheduled Date that reoccurs on a specified regular basis (i.e. weekly, bi-weekly, monthly, etc). I will designate a "start" and "end" date. Sufficient funds must be available by midnight (EST) of the night before the Scheduled Date, but will be deducted from my designated account on the Scheduled Date. "Recurring" transactions may be canceled or changed until 12:00 midnight (EST) of the night before the Scheduled Date.

G. Bill Payments

1. **Account Designation and Payees.** Bill Payments I make through ePay will be deducted from my designated funding account. I may utilize the ePay service to make Bill Payments to a maximum of up to 250 payees. Any payee I wish to pay through ePay must be payable in U.S. Dollars and located in the United States. Each payee must appear on the payee list I create with You and the account I am paying with must be in my name. I may not use ePay to make payments to a federal, state or local governmental or tax unit, or to other categories of payees

that You establish from time to time. See Payment Guarantee listed under "D."

2. **Processing.** Funds will be taken out of my designated funding account on the Scheduled Initiation Date entered by me. In many cases, my Bill Payments are electronically delivered to the payee within two business days of the Scheduled Initiation Date. However, some payees are not set up to accept electronic payment. In these cases, a check will be sent, which may take five business days to process and deliver to the payee. ePay provides an indication of how many days to allow for each payee I designate.

I must allow sufficient time (2 or 5 business days, as indicated) for ePay to receive my request and process the Bill Payments so that the funds can be delivered to the payee before the payment due date, or for mortgage payments, on or before the due date (the due date shown on my invoice or provided in my agreement with the payee, not taking into account any grace period provided by the payee). If I do not allow sufficient time, I will assume full responsibility for all late fees, finance charges, or other actions taken by the payee. If I schedule my payment with sufficient time, and the payment was not received by the payee, or was received late, I may refer to the Payment Guarantee under section D.

Global Credit Union is not liable in any way for damages I incur if I do not have sufficient funds in my account to make the payment on the processing date, if the estimate of time to allow for delivery to the payee is inaccurate, or due to delays in mail delivery, changes of merchant address or account number, the failure of any merchant to account correctly for or credit the payment in a timely manner, or for any other circumstances beyond the control of Global Credit Union.

ePay Member Care (1-800-790-1763) will *send an in-session e-mail* on the Scheduled Initiation Date if a Bill Payment is not processed because there are insufficient funds available in my account after all overdraft protection including Advantage Pay is exhausted. Global Credit Union is not responsible if ePay Member Care is unable to reach me, whether or not this is due to events beyond the control of ePay Member Care customer service. Moreover, to take advantage of this service, I must keep ePay Member Care aware of any changes in my current e-mail address. If a Bill Payment is not processed because there are insufficient funds available in my account, another attempt will be made to deduct the funds from my account after one business day has elapsed. If there are still insufficient funds available in my account, I am responsible for either making alternate arrangements for the payment, or rescheduling the payment through ePay.

H. Limitations on Services

1. **Dollar Limitations.** There is a dollar limit of \$25,000 (or the available balance in my designated funding account, plus my overdraft lines of credit available including Advantage Pay balance if applicable, whichever is less) on any payment.
2. **Transfer Limitations.** Except as provided herein, all Bill Payments to and from an account are subject to the terms and conditions applicable to such account as set forth in the account agreement governing such account.
3. **Available Funds Required.** All Bill Payments initiated through ePay are subject to there being sufficient funds available in the affected account to cover the transfer on the Scheduled Initiation Date or earlier.

I. Stopping or Modifying ePay Authorized Payments

Payments designated as "Today" transactions cannot be stopped, canceled, or changed once my ePay session is terminated. Except as stated below, in order to request a stop

payment or change an ePay transaction designated as "Future" or "Recurring," I must use ePay and follow the instructions provided to me. I must cancel the payment using ePay by 12:00 midnight (EST) of the day before the scheduled processing day. If I request a cancellation of a transaction as set forth above and You do not do so, I will refer to the error resolution process as explained in paragraph P.

J. Authorization To Charge Accounts

I authorize You to charge my designated account(s) for any transactions accomplished through the use of ePay including the amount of any Bill Payment that I make, and any charges for the service. I understand that in adding a payee or maintaining a payee list, even if no payments are scheduled, I am electing to use the full Bill Payment service and therefore will be charged accordingly. I authorize You to process Bill Payments according to the instructions you receive if the instructions are received from me through ePay. I authorize You to initiate any reversing entry or reversing file, and to debit my accounts at Global Credit Union or elsewhere, in order to correct any mistaken credit entry. I understand that if a Bill Payment request describes the beneficiary inconsistently by name and account number, execution of the request will occur on the basis of the account number, even if it identifies a person different from the named beneficiary. Further, Global Credit Union and other financial institutions to which a Bill Payment request is forwarded may rely on any Global Credit Union identification number supplied by me as a means to identify any other Global Credit Union account, even if the identification number is different than the account named by me. My obligation to pay the amount of the Bill Payment to Global Credit Union is not excused in such circumstances.

K. Account Information; Electronic Notice

I may check the balance(s) of my Global Credit Union accounts that are linked by access through ePay. (NOTE: the balance figure may not reflect recent transactions, and may include funds which are not subject to immediate withdrawal.)

L. Fees

1. Other Service Fees

a) Monthly Service Fee

You will charge me a monthly service fee for use of ePay if I do not meet the minimum usage requirement. The amount of the fee is set forth under the "Schedule of Fees and Charges" at the end of this Agreement and Disclosure. You will automatically deduct the service fee from my primary checking account. You will continue to charge my account monthly on the same day (or the next banking day if the due date falls on a weekend or holiday), until the service is discontinued. If I do not use ePay for a period of 90 days the service will be turned off.

b) Transaction Fees

A per-item fee will be charged for stop payments or check copies. A per-item fee will be charged for Payments over 10 per month on Advantage Business ePay accounts are charged a monthly service fee.

2. Applicable To All Fees and Charges

If I do not have sufficient funds in my account on the date the fee or charge is payable, I authorize You to automatically deduct the payment from my account as soon as funds are available. Any overdraft protection will transfer in order to pay the fee.

M. Liability for Unauthorized Use

I will notify You immediately if I believe that my eBranch Online Banking Password has become known to an unauthorized person. Telephoning is the best way of keeping my possible losses to a minimum. If I suggest that an unauthorized payment may have occurred, You may require me to sign an affidavit.

I could lose all the money in my deposit account(s) accessed through ePay (Plus my maximum overdraft line of credit, if any) if I don't inform You that my eBranch Online Banking Password has become known to an unauthorized person. If I tell You within two business days after I learn of the loss or theft, I can lose no more than \$50.00 if an unauthorized person used my eBranch Online Banking Password to access my ePay without my permission. If I do not tell You within two banking days after I have learned that my eBranch Online Banking Password has become known to an unauthorized person, and You can prove that I could have stopped someone from using my eBranch Online Banking Password without my permission if I had told You, I could be liable for as much as \$500.00.

Also, if my statement shows electronic funds transfers that I did not make, I will notify You immediately. You may require me to provide my complaint in the form of an affidavit. If I do not tell You within 60 days after the statement was mailed to me, I may not get back any money I lost after the 60 days if You can prove that You could have stopped someone from taking the money if I had told You in time. If a good reason (such as a long trip or a hospital stay) kept me from telling You, You will extend the time periods.

N. Notification of unauthorized transaction or a lost or stolen access device

If I believe my eBranch Online Banking Password has become known by an unauthorized person, or payments are made without my permission, I will call the ePay Member Care at 1-800-790-1763.

O. Liability for Failure To Make Payments

If You do not send a payment on time, or in the correct amount according to my instructions given in accordance with this Agreement and Disclosure, you will be liable for damages caused. However, there are some exceptions. You will not be liable, for instance, if:

1. Through no fault of Yours, my designated funding account does not contain sufficient funds to make the payment or transfer.
2. The payment or transfer would go over the credit limit on my overdraft line of credit or exceed my overdraft protection limits.
3. The equipment, phone lines, or computer systems were not working properly or were temporarily unavailable.
4. Circumstances beyond Your scope of control, such as fire or flood, prevented the payment or transfer, despite reasonable precautions that You have taken.
5. A court order or legal process prevents You from making a transfer or payment.

If any of the circumstances listed in subparagraph 3) or 4) shall occur, You shall assist me with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or to correct transactions that have incorrectly been processed.

P. Errors or Questions

I will telephone ePay Member Care at 1-800-790-1763 or write Global Credit Union, Attention: Operations Center, P.O. Box 3200, Spokane, WA 99220 as soon as I can, if I think my statement or receipt is wrong or if I need more information about a Bill Payment. You must hear from me no later than 60 days after You send the statement on which the

problem or error appeared. A statement is considered to have been sent when it is first made available. I must:

1. Tell You my name and account number
2. Describe the error or payment I am unsure about, and explain as clearly as I can why I believe it is an error or why I need information.
3. Tell You the dollar amount of the suspected error.

If I tell you verbally, You may require that I send my complaint or question in writing within ten business days. You may require me to provide my complaint in the form of an affidavit.

You will inform me of the results of Your investigation within ten business days (20 business days if the suspected error occurred outside the United States or if it occurred at a merchant location for the purchase of goods and services) after You hear from me and will correct any error promptly. If You need more time, however, You may take up to 45 calendar days (90 days if outside the United States or if it occurred at a merchant location for the purchase of goods or services) to investigate my complaint or question. If You decide to do this, You will re-credit my account within ten business days (20 business days if the suspected error occurred outside the United States or if it occurred at a merchant location for the purchase of goods or services) for the amount I think is in error, so that I will have the use of my money during the time it takes You to complete Your investigation. If You ask me to put my complaint or question in writing and You do not receive it within ten days, You may not re-credit my account.

If You determine that there is no error, You will send me a written explanation within three business days after You finish Your investigation. I may ask for copies of the documents that You used in Your investigation.

Q. Account Information Disclosure

You will disclose information to third parties about my account and the payments I make:

1. When it is necessary for verifying or completing payments, or resolving a problem relating to a payment;
2. In order to verify the existence and the condition of my account for a third party, such as a credit bureau or merchant;
3. In order to comply with government agency or court orders;
4. To any subsidiary or affiliate;
5. If I give You my written permission;
6. As otherwise permitted in Global Credit Union's Deposit Agreement and Disclosures, by law, or as required by government regulations.

R. Documentation And Verification of Payments

1. Confirmation Numbers

Upon completion of a transaction using ePay, a confirmation number will be given. I should record this number, along with the payee, scheduled date and transaction amount in my checkbook register (or other permanent record), because this will help in resolving any problems that may occur. No printed receipts are issued through ePay.

2. Periodic Statements

Information concerning ePay transactions will be shown on my normal statement for the account to and from which transfers or payments are made. I will get a statement monthly, unless there are no electronic funds transfers in a particular month. In any case, if my account is a checking, savings, or money market, I will get a statement at

least quarterly.

S. Other Conditions

I am responsible for complying with all terms of this Agreement and Disclosure and the regulations governing the deposit accounts which I access using ePay. You can terminate my ePay privileges without notice to me if I do not pay any fee required or do not use the service for 90 days in this Agreement and Disclosure when due or if I do not comply with those agreements. The regulations governing my deposit account are set forth in Your Deposit Agreement and Disclosures, a copy of which is available from any branch location.

T. Change In Terms

You will mail or deliver a written notice to me at least 30 days before the effective date of any change in a term or condition disclosed in this Agreement and Disclosure, if the change would result in increased fees or charges, increased liability for me, fewer types of available electronic fund transfers or stricter limitations on the frequency or dollar amounts of transfers, unless prior notice is excused by law.

U. Schedule of Service Charges

Advantage ePay

- FREE when you pay 2 bills or more per month and for the military account, otherwise it is \$2.95 per month
- 20.00 Stop payment fee on bill pay check
- 7.50 per check copy of check mailed for bill payment

Advantage Business ePay

\$5.95 per month. First 10 payments are Free. After 10 payments a .50 per item fee will be charged.

- \$20.00 Stop payment fee on bill pay check
- \$7.50 per check copy of check mailed for bill payment