



Internet Bill Payment Disclosure and Agreement

These rules govern the relationship between Simplicity Credit Union and each person that is authorized to make payments via Simplicity Credit Union's Internet Bill Payment Service.

1. Definitions. The following definitions apply to these rules:

"Account" means your checking account with Simplicity Credit Union.

"We", "Us" and "Our" mean the Credit Union.

"You" and "Your" or "Member" mean each person who is a party to the Account and who has been approved for Internet Bill Payment access.

2. Authorization to Debit Your Account. You have authorized us to post payment transactions that you have generated by PC to the Account you indicated on your electronic sign-up form. We may terminate Member's privileges of using this service and may withhold payment of any transaction at any time.

3. Use of the Service. Bill Payment allows you to schedule one-time or recurring payments to any payee. No payments can be payable to "Cash" as a payee. Payments to payees outside of the United States are prohibited and may not be issued under any circumstances. In addition, the following payments are discouraged, but may be scheduled at your own risk:

- Tax payments to the Internal Revenue Service or any state or other government agency
- Court-ordered payments, such as alimony or child support
- 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.

4. Timing. You understand that payments may take up to 5 business days to reach the vendor and that they will be sent either electronically or by check. No payments can be scheduled for Sunday. The Credit Union is not liable for any service fees or late charges levied against you due to missed or late payments.

5. Payment Limitations. You may authorize payments not to exceed the available balance in your Account (together with your unused credit line if your Account has an overdraft credit line associated with it).



6. Overdrafts. If an authorized bill payment overdraws your Account, you will be charged. We have the right to return unpaid any debit order on your Account that exceeds the available balance at the time of presentment. See our [schedule of fees](#) disclosure for details. These fees are not refundable and will be assessed to your Account at the time of the presentment. If your Account has an overdraft line of credit associated with it, the terms and conditions contained in your credit line Agreement (or other applicable agreement) will control with regard to advances to cover overdrafts on your Account.

7. Fees and Charges. Internet Bill Payment is free unlimited access. Charges will apply for returned non-sufficient funds (NSF) items, Stop Payments, or Account Research requests. See [our schedule of fees](#) disclosure for details. These charges will be automatically deducted from your Account.

8. Disclosure of Account Information. We will disclose information to third parties about your Account where it is necessary for completing the payments that you have authorized; in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; in order to comply with government agency or court orders; or if you give us your written permission. For a complete copy of our [Privacy Policy](#), visit our web site, stop in our office, or request one be sent to you.

9. Account Statements. Your regular monthly Account statement will reflect each payment made from your Account via Internet Bill Payment during the monthly Account cycle and any related fees.

10. Right to Stop payment and Procedure for Doing So. You may cancel a pending bill payment by choosing to delete it via your Bill Payment screen. Once a payment is no longer pending (is listed as sent), you may have a right to stop payment on a check generated by the Bill Payment processor. However, stop payment orders are not available for electronic payments. To place a stop payment on a check you must call Simplicity Credit Union at 844.769.2667. Your account will be charged \$25.00 for each stop payment order that you place. Credit for the check stop payment to be credit into your account will take up to 2 business days.

11. Member Liability - Notification of Unauthorized Activity. . If you give your account number and PIN to another individual, you have authorized them to access your account. Never give out this information, or you could be liable for transactions they perform. You should refer to Credit Union's [Electronic Funds Transfer Disclosures](#) for information regarding you liability for unauthorized activity on your Account.



12. To Close Your Bill Payment Service. To close you Bill Payment Service, notify the Credit Union in writing. All pending payments must be deleted from your account prior to discontinuing your service.

13. Business Days. Our business days are Monday through Friday. Holidays are not included.

14. Multiple Party Accounts. Each Member who is a party to an Account that is a joint account hereby appoints each other Member who is a party to such account as Member's attorney in fact. Each Customer shall indemnify Credit Union for any tax it may be required to pay under Wisconsin Statutes by reason of withdrawals or payments from the Account, after the death of a Member, to any person or to the survivor in the case of a joint account.

15. Other Agreements. All terms, conditions, and agreements which govern your Account (whether set forth in your Account Rules, in any related rules and regulations, or otherwise) also apply to the Internet Bill Payment services except where these rules provide differently.

16. Agreement to Comply with the Rules. Using your Internet Bill Payment ID and Security Code to authorize payments from your Account, constitutes your agreement to comply with these Rules as amended from time to time. This agreement and your use of this service will be governed by the laws of the State of Wisconsin.

17. Your Rights if You Think There is an Error on Your Statement. You should refer to Credit Union's [Electronic Funds Disclosures](#) for information regarding you billing error rights.

18. Amendments. We may amend the above terms and conditions at any time. We will give you written notice by mail or electronically, at least 21 days before the amendment becomes effective if the amendment will result in increased fees or liability to you. If, however, an immediate change in the terms and conditions is necessary for security reasons, we may amend these terms and conditions without such prior notice.