

**The LOCAL FCU
Bill Pay Online
Terms, Conditions and Disclosures**

The LOCAL Federal Credit Union's Bill Pay Online offers you the ability to make payments to merchants/creditors electronically without having to write checks and buy postage. You can schedule monthly payments to financial institutions, utility companies, credit card companies, etc., all from your personal computer 24 hours a day, 7 days a week. The LOCAL FCU's Bill Pay Online is great for members who travel. Simply set up your payments on certain due dates and hit submit. You can arrange your payments to be recurring or single payments. Recurring payments tend to be for the same amount each month and are due on the same day each month (auto payments, mortgage, etc.) You must have a checking account with The LOCAL FCU and have a PIN number in order to use Bill Pay Online. By signing below, you agree to the following terms and conditions:

1. Most payments are made electronically, however some merchants are not set up to accept electronic payments and The LOCAL FCU's Bill Payment processor will mail a check through the US Postal Service. Please have funds available prior to the "send date" for payments to be received by the due date of the bill. The LOCAL FCU is not responsible for late payments due to mail service or circumstances beyond our control.
2. If you make a payment to a payee or merchant registered with the Automatic Clearing House (ACH), please have funds available prior to the "send date" for payments to be received by the due date of the bill.
3. Should The LOCAL FCU be unable to process your payment request due to insufficient funds in your checking account, a fee of \$20 will be debited from your account. The LOCAL FCU reserves the right to suspend or terminate your Bill Pay Online service, in whole or part, without prior notification.
4. In the event your balance in your checking account is not sufficient and you have overdraft protection, The LOCAL FCU will transfer funds from your selected overdraft account and charge a transfer fee of \$1.00.
5. If a bill payment is made on a holiday or weekend, or is scheduled after 3:00 p.m. central time, it will be posted the following business day.
6. You cannot place a stop payment order on an item that has already been sent. It will be your responsibility to collect any overpayment of funds you have made to a merchant/payee. You may cancel or modify a payment up until 3:00 p.m. prior to the "send date" of the bill.
7. You are responsible for maintaining your share draft account balance in order to cover payments you authorize from your account. It is also your responsibility to confirm that a merchant/payee has received a bill payment.
8. You agree that you will not give out your PIN (password) or make it available to anyone. If you disclose your pin to another person, whether it is intentional, accidental or caused by a negligent action, you are responsible for any such action. If you believe that your PIN has been lost or stolen, or someone has access to your account without your permission, notify The LOCAL FCU immediately at 214/638-0404 or 800/634-2304 or email us at msr@thelocalfcu.com.
9. We may change the Terms, Conditions, Disclosures and fees at any time and we will notify you of any such change. Your use of Bill Payment Online following the receipt of such constitutes acceptance of any such change.
10. The Terms, Conditions, and Disclosures shall be governed in accordance with the laws of the State of Texas, to the extent not preempted by applicable federal law.
11. You agree to be bound by and comply with the Terms and Conditions concerning Bill Pay Online and any regulations and laws pertaining to The LOCAL FCU's online applications.

Name _____

Account Number _____

Date of Birth _____

Evening Phone _____

Email Address _____

Date

Signature