

Tulare County Federal Credit Union Personal Credit Union (PCU)

Web Address: www.tularefcu.org

User I.D. Number: Member Account Number

Temporary Password: Primary Member's Year of Birth (YYYY)

Instructions:

- Go to our web site and click on login.
- Enter your member number in the User I.D.
- Enter your temporary password and click login or enter.
- You will be prompted to change your password before you can continue.
- Once you have entered PCU you can self enroll in the "Bill Payer" program. Just click on Bill Payer, read and agree to the disclosures and you're ready to go. After you set up your payees, you have two ways to set up your payments: One Time and Recurring. Choose One Time for payment amounts that change each month or if you want to control the payment date. Recurring works well for payment amounts that remain the same and that you wish to pay on the same day each month.

▪ **Note – You must have a checking account with us in order to use the Bill Payer program*

If you have any questions or experience any problems, please give us a call
(559) 686-1791

Online PCU and Online BillPayer Agreement and Disclosure

Introduction

This Agreement and Disclosure describes the types of Electronic Fund Transfers (EFTs) available with Tulare County Federal Credit Union's Online Personal Credit Union (PCU) and Online BillPayer Services and provides information about your rights and responsibilities concerning those transactions. This Agreement applies only to transactions initiated using Online PCU and/or Online BillPayer services.

In this Agreement, "you" and "your" refer to the member and joint owner or authorized user of the member's account(s). "We," "us," "Credit Union" and "TCFCU" refer to Tulare County Federal Credit Union. The "Service" refers to TCFCU's Online PCU and/or Online BillPayer service.

By applying for or using Online PCU and/or Online BillPayer or allowing others to do so, you consent to the terms of this Agreement and Disclosure. A printed copy of this disclosure may be obtained from our web site at www.tularefcu.org, or, if you would like us to mail a printed copy you may notify us at the telephone number or address listed in the section entitled "In Case of Errors or Questions About Your Electronic Transfers."

Account Access

Any account owner who has the Personal Identification Number/Password (PIN) or any person to whom you or your joint owner have given the PIN is an authorized user of your accounts and can conduct any transaction on your accounts that you can conduct yourself. Once you have Online PCU service, you or any authorized user can add Online BillPayer by enrolling on-line. You are responsible for all transactions authorized users make; whether or not they stay within the scope of permission you give them to use your accounts. The only way to stop an authorized user from accessing your accounts is for you to go online and choose another PIN known only to you or contact the credit union to deactivate Online PCU on your account.

Business Days/Hours of Operation

TCFCU business days are every day except Saturday, Sunday and federal holidays; other office closure days may be declared and notices are posted at branches. All references to time of day in this Agreement refer to Pacific Time. Online PCU and Online BillPayer are generally available 24 hours a day, 7 days a week. The system may be temporarily unavailable for brief periods of maintenance or in emergency situations. In addition, Online BillPayer is made available pursuant to a license agreement by and between TCFCU and Online Resources & Communications Corporation. Any interruption of service or access caused by Online Resources will also prevent your use of the Service.

Your Personal Identification Number/Password (PIN): Keep It Secret.

When you initiate Online PCU service, you will be assigned a confidential PIN/Password (PIN). This PIN may be customized after the first time it is used to log into your account. When you customize your PIN, choose a PIN that you can remember easily, but not a PIN that can be easily guessed by others, such as your birthday or your phone number. Do not write your PIN near your computer or in other locations where it can be easily found and identified by others. **You agree not to disclose or otherwise make your PIN available to anyone not authorized to sign on your accounts.**

Service Equipment and Technical Requirements

To use Online PCU you must have a TCFCU membership account. To use Online BillPayer you

must have a membership account, a checking account and must be enrolled in TCFCU's Online PCU service.

To access the Service, you must have a personal computer with Internet access. The minimum system requirements are:

- Web browser software, which uses 128-bit security encryption, such as Netscape 4.74 or higher, Internet Explorer 5.5 or higher, or America Online 5.0 or higher.
- Your browser must have cookies and Java enabled to access our secure site.

Optional personal financial management software such as Microsoft Money version 2000 or higher, Intuit Quicken version 2000 or higher, or Intuit Quicken for Mac version 2001 or higher may be used to access your account information.

Available Transactions

You can use Online PCU and/or Online BillPayer to:

- Transfer funds electronically between your savings and checking accounts (Transfers).
- Obtain account information such as savings, checking, and loan balances; the amount and date of recent deposits; savings, checking, and loan transaction history; loan payment and payoff amounts.
- Transfer funds from your accounts to make payments on your TCFCU loans or your TCFCU Visa.
- Obtain loan advances from your TCFCU signature line-of-credit, overdraft protection loan, or home equity line of credit. Loan advances may be in the form of a transfer to a Share account that you designate.
- Change your PIN.
- Obtain tax information including interest paid on loans and/or dividends earned.
- Transfer funds between your accounts and the accounts of another member upon completion of required forms (Cross Account Transfers).
- Access your checking account(s) to pay most bills on-line (Bill Payments).
- Obtain Visa account balance, payment information, and account history (Online Visa statement).
- Change your e-mail address.
- Perform other transactions and obtain other services that we may make available in the future.

Transaction Limitations

Limit on Amount of Transfers. There is a dollar limit of \$9,999.99 (or the available balance, whichever is less) on any Bill Payment initiated through the Service. Transfers between your TCFCU accounts are limited to the dollar amount available in the account the funds are being transferred from.

Limit on Number of Transfers. You may not make more than six total transfers per month *out of* your savings accounts when transfers are made by: Audio Response Telephone Access, Online PCU, Online BillPayer, pre-authorized automatic payment, or telephonic agreement. You may make an unlimited number of transfers *out of* checking accounts by any authorized means, provided you have available funds. There is no limit on the number of deposits *into* your share accounts.

Time Limit on Transfers to Pay TCFCU Loans. If you use Online PCU or Online BillPayer to make payments on loans you have with TCFCU, you must complete the transfer before the close of business on the payment due date. If the payment due date falls on a weekend or holiday, you must complete the transfer on the business day before the due date. Paying more than the

minimum amount may not extend your next payment due date.

Limit on Transfers to TCFCU Visa Card. Online PCU transfers from your Share savings or checking account to your TCFCU Visa will not post immediately. Payments transferred using Online PCU will be applied to your Visa account within two business days. Payments made electronically using Online BillPayer will be applied to your Visa account within four business days. Cash advances or transfers from your Visa credit card are not available online.

Overdraft Protection. If you have overdraft protection on your checking account, your request for an Online PCU or Online BillPayer transfer out of your checking account will be considered a request for an overdraft protection transfer or loan advance if it is needed to complete the transaction. Overdraft protection will be handled in a manner consistent with the overdraft services you previously requested and have available at the time. Overdraft protection is only available on checking accounts. Requests for transfers out of other accounts in which you do not have available funds will be denied.

Transaction Procedures for Transfers and Bill Payments

- a. Transfers between your TCFCU savings, checking and loan accounts may be processed by clicking on the transfer button in the Personal Finance section of Online PCU. Follow the instructions provided. Transfers are normally processed immediately and can be verified by viewing your available balances before and after processing a transfer.

- b. Bill Payments may be processed in two modes: "One-Time" or "Recurring."

"One Time." If you designate a Bill Payment as a "One Time" transaction, you may request that the transaction be made on a future date that you designate up to 364 days in advance of the Payment Start Date. The processing date will be the Payment Start Date you entered, or the next business day should the Payment Start Date fall on a weekend or holiday. Sufficient funds must be available by close of business on the payment start date, and will be deducted from your account after close of business on the Payment Start Date, or the following business day if the Payment Start Date is on a weekend or holiday. "One Time" bill payment transactions may be modified or deleted from your pending payment list until close of business on the Payment Start Date.

"Recurring." If you designate a Bill Payment as a "Recurring" transaction, you may request, and TCFCU will use, a Payment Date that recurs on a specified basis (i.e. weekly, bi-weekly, monthly, etc). You may designate the maximum number of payments either by entering a number in the Number of Payments field, or a date in the Payment End Date field. Sufficient funds must be available by close of business on the Payment Date, but will be deducted from your account after close of business on the Payment Date, or the following business day if Payment Date is on a weekend or holiday.

"Recurring" bill payment transactions may be modified or deleted from your pending payment list until close of business on the Payment Date.

Bill Payment

- a. **Account Designation and Payees.** Bill Payments you make through Online BillPayer will be deducted from your checking account. Each payee you wish to pay through the Service must appear on the payee list you create. All payees must be payable in U.S. dollars and be located in the United States. You may not make payments pursuant to a court order, to a federal, state or local governmental or tax unit, collection agencies, or to

other payee categories that we may establish from time to time. You may set up a maximum of 99 payees.

- b. **Payee Setup.** Payees may be selected from an established Find Payee List. These payees indicate the payment method of electronic or check. Payees selected from this list will be Active and available for immediate use.
- c. **New Payee Verification.** It may take up to 14 calendar days to verify new payee information when set up via Add Payee. During the verification process, the new payee will be Inactive and no payments will be allowed until the status of the new payee is Active. You should continue to make your payment as you normally would until a payment method has been established and the payee becomes Active, indicating that verification has been completed.
- d. **Processing.** Funds will be taken out of your checking account on the Payment Date entered by you, or the following business day. In many cases, your bill payments are electronically delivered to the payee within two business days of the Payment Date. However, you should allow **four business days** from the day the funds are withdrawn from your TCFCU checking account, to the day your payment is applied to your account at the payee, when the payment method is Electronic.

Some payees are not set up to accept electronic payments. In these cases, a check will be sent by mail. **Allow at least seven business days** for a check to be delivered to the payee.

The Payment Method of Electronic or Check shows on your Payee List for each payee in Online BillPayer.

- e. **Your responsibility.** You must allow sufficient time for Online BillPayer to receive and process your payment request so that funds can be delivered to the payee **before** the payment due date. Your due date is the due date shown on your billing statement or invoice, or the due date established in your agreement with the payee, and does not take in consideration any grace period provided by the payee. As an exception, mortgage payments may be scheduled on or before the due date. If you do not allow sufficient time for a payment to be delivered, you will assume full responsibility for all late fees, finance charges, or other action taken by the payee.
- f. **Insufficient Funds.** If a Bill Payment is not processed because there are insufficient funds available in your account, you will be notified by mail at the last address shown on our records. A fee will be charged to your account as listed in the current Schedule of Fees. In all cases, you are responsible for either making alternate arrangements for the payment, or rescheduling the payment through Online BillPayer. In no case will we automatically resubmit a payment for you after funds have become available.
- g. **Payment Inquiry For Payments Not Applied.** A billing statement, invoice, or late notice from your payee may not reflect recent payments. Contact your payee/merchant regarding the payment in question prior to contacting our Account Services Center for assistance. If your bill payment was not applied to the intended account, contact our Account Services Center at (559) 686-1791. Be prepared to verify the payee/merchant's name and address, the account number at the payee, the person's name on the billing statement/invoice and other details requested about the payment in question. We will open a payment inquiry with our bill payment processor for research and correction of the payment in question. If the payment cannot be applied at the designated payee, funds will be redeposited to your checking account. Allow two weeks for a payment inquiry to be resolved.

Documentation:

Confirmation Number. Upon completion of a transaction using Online PCU a confirmation number will be given. Online BillPayer will provide a transaction number. You should record this number, along with the payee, scheduled date and transaction amount in your checkbook register (or other permanent record), because this will help in resolving any problems that may occur. No printed receipts are issued through the Service.

Periodic Statements. Information about Online PCU and Online BillPayer transactions will be shown on your normal statement for the account to and from which transfers or payments are made. You will get a statement monthly, if you have a checking account or in any month in which you have electronic funds transfer activity. All members receive statements at least quarterly.

Notices. Notices will be sent to the primary account owner at the last address shown in our records. On joint accounts, notice to the primary owner will be deemed notice to all account owners.

Stop Payments:

Stop Payment on a Check. You may use Online PCU to place a stop payment on a check or range of checks drawn on your personal TCFCU checking account. A fee will be charged to your account as listed in the current Schedule of Fees.

Stop Payment on Bill Payments. Bill Payments submitted by electronic transfer can not be stopped once they have been processed and deducted from your account. However, it may be possible to place a stop payment on a bill payment made by check. Contact our Account Services Center with your request to place a stop payment on a bill payment sent by check. Our bill payment processor will, if possible, place this stop payment, and the fee assessed by them will be deducted from your account. If we are unable to stop a Bill Payment, you must resolve any disputes directly with the payee.

Cancel a Pending Bill Payment. Pending bill payment transaction requests may be modified or deleted from your Pending Payments list until close of business on the Payment Date.

Delete a Payee. You may completely delete a payee and all pending payments for that payee by using the Delete Payee function on your Payee list.

Privacy

At Tulare County Federal Credit Union, we do everything we can to protect the privacy of consumers and our members. We value your time and your interest in our organization. We place a high priority on ensuring the security and privacy of data pertaining to each consumer. Tulare County Federal Credit Union is aware that as members, you have entrusted us with your financial information and accounts, and also have shared personal information with us.

Tulare County Federal Credit Union's Consumer Data Protection and Privacy Practices

Tulare County Federal Credit Union's board of directors and staff believe it is important to inform you of the data protection and privacy practices that we have instituted. We have:

1. Established specific security protection practices to ensure privacy of information
2. Formalized procedures and processes to ensure the maintenance of accurate information

3. Established procedures and restrictions on disclosure of member account information
4. Required consumer data privacy covenants in third-party service and business arrangements
5. Ensured that our staff is committed to protect a consumer's right to data privacy

To ensure that we successfully accomplish these priority practices, as an organization we have:

- Established formal guidelines for management and staff to ensure that the protection of consumer data and staff awareness of data privacy are top priorities
- Developed and provided to potential and existing members a detailed notice about our data protection and privacy policy and practices
- Established guidelines to ensure that proper procedures and controls are in place to address those situations required by law when we must disclose nonpublic personal information about you

The consumer data protection/privacy notice serves as a reference guide for consumers, members, credit union staff, and management regarding the protection of your data and your privacy.

Accuracy of Information

Every effort is made to ensure that our records of your information are complete and correct. If an error is noted on your statement or in any other communication from us, please contact us at the number listed on your account materials as soon as possible.

The Collection and Use of Information

We need to collect information about you to conduct our business relationship. However, in order to protect your information, we maintain and enforce strict security procedures.

We collect nonpublic personal information about you from various sources, including:

- Information we received from you on applications or other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from a consumer reporting agency
- From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

Security Procedures

Information about our security procedures for Online PCU and Online BillPayer is provided when you access the system. If you believe that the security procedures are insufficient, you can decline to activate or deactivate Online PCU and/or Online BillPayer.

Fees

There are no fees for the use of our Online PCU or Online BillPayer service. However, fees may be incurred for specific requests made while using the service. Please see the Credit Union's Schedule of Fees for fees related to the use of Credit Union accounts.

Your Liability for Unauthorized Transactions

Tell us *immediately* if you believe an unauthorized person has obtained access to your PIN/Password (PIN) or may transfer money out of your accounts without your permission. Change your Online PCU PIN/password immediately to maintain the security of your account. Call us at (559) 686-1791 during business hours, or send us a fax any time at (559) 686-1116. You can also write to us at TCFCU, Account Services, 300 North K Street, Tulare, CA 93274. If you don't notify us within the time limits in this paragraph you could lose all of the money in your accounts plus money in any account or line of credit you have designated for overdraft protection.

- If you tell us of the loss, theft or other potential unauthorized use of your PIN within *two business days* after you learn of it, your loss will be no more than \$50.
- If you do not tell us within two business days after you learn of the loss, theft or other potential unauthorized use of your PIN, and we can prove we could have stopped someone from using it if you had told us in time, you could lose as much as \$500.
- If your statement shows transfers that you did not authorize, notify us immediately. If you do not notify us within 60 days of our mailing the first statement on which the unauthorized use appeared, you may not be reimbursed for funds lost provided we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time period.
- If Online PCU or Online BillPayer is used without your permission to obtain line of credit advances (other than overdraft protection obtained indirectly via checking account use), the rules for unauthorized use contained in the applicable Loan Agreement and Disclosure apply. In general, your liability will be limited to \$50.

Credit Union Liability

If we do not properly complete a Transfer on time or in the correct amount according to our agreement with you, we will be liable for your direct losses or damages (not to exceed the amount of the transaction). However, there are exceptions. We will not be liable if, for instance:

- Through no fault of ours, your account does not contain enough money or you do not have available credit to make the transfer;
- The Online PCU and Online BillPayer system was not working properly and you knew about the breakdown when you initiated the transaction;
- Your PIN was reported lost or stolen and we have blocked its use;

- Circumstances beyond our control, such as fire, flood, electrical failure, or malfunction of the central data processing facility prevent completion of the transaction in spite of our reasonable precautions;
- Your account is "frozen" because of a court order or some similar legal action;
- We establish other lawful exceptions and give you notice required by law of them.

In no event will we be liable for consequential, indirect, or punitive damages. The Credit Union will carry out written instructions from you and authorized users of your accounts. We will not incur liability for carrying out written instructions in a reasonable manner. You agree to indemnify the Credit Union and hold us harmless from any and all liability we incur as a result of following your written instructions in a reasonable manner.

TCFCU is responsible only for exercising ordinary care in making payment upon your authorization and for mailing or sending a payment to the designated payee. TCFCU is not liable in any way for damages you incur if you do not have sufficient funds in your 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 TCFCU.

E-mail Capabilities and Limitations

Electronic mail (e-mail) may be sent to TCFCU via the Internet. The Credit Union may not immediately receive and review e-mail messages that you send. We will research and/or respond to your e-mail message as appropriate. We will NOT process any request for a transfer of funds received via e-mail.

Further, the Credit Union may not act upon requests where the Credit Union would normally require written notification or your authorizing signature without first confirming the authenticity of the e-mail request/notification via telephone. These may include the following:

- Stop payment requests
- Requests for replacement of PINs
- Lost/stolen PIN or unauthorized transaction reports (refer to the "Your Responsibility for Unauthorized Transactions" section)
- Reports of lost/stolen ATM or Visa cards
- Address change requests

In some instances, written confirmation reflecting your authorizing signature may still be required. The Credit Union will not take action based on other e-mail requests until the Credit Union actually receives your message and has a reasonable opportunity to act.

Authorization to Charge Accounts

You authorize us to charge your designated account(s) for any transactions accomplished through Online PCU or Online BillPayer, including the amount of any Bill Payment or Transfer that you make, and any associated fees. You authorize us to process Bill Payments and to transfer funds according to the instructions we receive, if you provide the instructions through Online PCU or Online BillPayer. You authorize us to initiate any reversing entry or reversing file and to debit your accounts at TCFCU or elsewhere, in order to correct any mistaken credit entry. You 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.

Changes in Terms; Cancellation

The policies and procedures outlined in this disclosure were in effect on the date of publication.

TCFCU reserves the right to change Credit Union policy at any time without prior notice. Please contact us if you wish to determine if any changes have been made. You will receive at least 21 days advance written notice of any change, deletion from, or addition to this Agreement that will adversely affect you. Your continued use of Online PCU and/or Online BillPayer after the effective date of the change will constitute your agreement to the changed terms. If you do not want a new or changed term to apply to your use of Online PCU and/or Online BillPayer, please notify us in writing to discontinue your Online PCU and Online BillPayer services.

You agree that we can terminate this Agreement and your use of Online PCU and Online BillPayer if:

- a. You or any authorized user of your Online PCU or Online BillPayer service breach this or any other agreement between us.
- b. We have reason to believe that there has been or may be unauthorized use of your Online PCU or Online BillPayer Service.
- c. There are conflicting claims to funds in your accounts.
- d. You or any authorized signer asks us to do so.
- e. You attempt transfers when you do not have available funds or overdraft protection available to cover them.
- f. You do not use the service for 90 days.

We reserve the right to discontinue the Online PCU and Online BillPayer programs at any time by giving you advance notice.

General Terms

- a. When you use Online PCU or Online BillPayer to access your accounts or loans, the Credit Union agreements that govern those accounts or loans (such as your Checking Account Agreement or Open End Loan Agreement and Disclosure) also apply.
- b. Non-cash items you deposit to your accounts may not be available for immediate withdrawal. Please refer to our Funds Availability Schedule.
- c. We may report you to consumer reporting agencies that report account abuses or loan delinquencies if you fail to meet the terms of this or other agreements governing your accounts or loans with us.
- d. Online PCU and Online BillPayer services are designed and intended to be used for personal, family and household purposes. The Service is not designed for commercial use.
- e. California law and applicable federal law, including but not limited to Federal Reserve Regulation E, govern this Agreement.

If any provision of this Agreement is found unenforceable, the remaining provisions will remain in full force and effect.

Enforcement

If an authorized Online PCU or Online BillPayer transaction results in a negative balance in any of your accounts, you agree to restore the negative balance immediately upon our demand. If you do not do so, you agree that we can take funds from any Credit Union account in which any

owner of the negative balance account has an interest to recover all or part of what you owe us. Our exercise of this right in the event of a negative balance is not an election of remedies and will not waive our right to pursue all other legal means of collecting what you owe us. You agree to pay all of our reasonable collection costs before we take legal action to collect what you owe us. If we do take legal action to collect what you owe us, you agree to pay our reasonable attorney's fees and costs of suit in addition to any other remedy the court finds proper. "Legal action" includes but is not limited to a collection lawsuit, an action to protect our interests if you become a debtor in bankruptcy, an appeal, or any other type of legal proceeding.

In Case of Errors or Questions About Your Electronic Transfers

If you think that an electronic transfer shown on your statement is wrong, or if you need more information about a payment or transfer, contact us immediately. You may call us at (559) 686-1791, send a fax to us at (559) 686-1116, or you can write us at Tulare County Federal Credit Union, Account Services, 300 North K Street, Tulare, CA 93274.

We must hear from you no later than 60 days after we sent you the *first* statement on which the error or problem appeared. A statement is considered sent when it is first made available. For an electronic statement, that is as soon as it is posted.

- a. Tell us your name and account number.
- b. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
- c. Tell us the date and dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten business days. We will tell you the results of our investigation within ten business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 business days to investigate your complaint or question. If we decide to do this, we will re-credit your account within ten business days for the amount you think is in error, so you will have the use of the money while we complete our investigation. If we ask you to put your complaint or questions in writing and we do not receive it within ten business days, we may not re-credit your account during our investigation.

We will tell you the results of our investigation in writing within three business days of concluding it. You may ask for copies of the documents we used in the investigation.

If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the applicable time period for action shall be twenty (20) business days in the place of ten (10) business days. If a notice of error involves an electronic funds transfer that was initiated in a foreign country, the applicable time period for action shall be ninety (90) calendar days in place of forty-five (45) calendar days.

If we determine that we made an error, we will credit your account, or change a provisional credit to a permanent credit, within one business day. If we determine that there was no error, we will reverse any provisional credit we made to your account. If our reversing a provisional credit results in checks overdrawing your account, we will pay them for five business days after the reversal. However, you will still be responsible for paying us any amount by which your account is overdrawn. In no event will we pay items that overdraw your account in excess of the amount of the reversed provisional credit.

If the error or question relates to the use of Online PCU or Online BillPayer to access lines of credit (other than overdraft protection advances that occur because of checking account access), please refer to the applicable Loan Agreement and Disclosure for error resolution procedures.

DISCLOSURE OF PROCEDURES AND FEES

Our web site is: www.tularefcu.org. Our Internet Personal Credit Union and Internet BillPayer services can be accessed through a link at this site.

By accepting this agreement, you will be billed for the Internet Personal Credit Union (PCU) and Internet BillPayer services based on the following fee plan:

There is no monthly fee for using PCU or BillPayer.
There is no transaction fee for using PCU or BillPayer.

For each month you do **NOT** use PCU, you will be charged \$6.00.
For each month you do **NOT** use BillPayer, you will be charged \$7.50.

Check stop payment requests are \$25.00 each.
BillPayer stop payment requests are \$25.00 each.
Check copies of a paid bill are \$15.00 each.

The fee will be deducted from your Credit Union account and appear on your statement as follows:

Each month at the end of the month.

When scheduling payments using BillPayer, please allow 2 business days for electronic payment and 5 business days if paying by check. (Choose a payment date at least 2 days prior to the due date on your bill when paying electronically.)

Scheduled payments that fall on a Saturday or Sunday will be paid on Monday.

Open payee enrollment gives members unlimited capacity to add payees. In order to establish a level of quality control, your payees will be notified. Successful notification can take up to 4 days. Therefore, when setting up a payment for a new payee, please wait until the Payee Status reads "available".

Fees described above apply to the use of Internet PCU and Internet Billpayer. Additional fees may be incurred for late payments or insufficient funds on your account. There is no limit to the number of payees and payments that you can set up using this service.