

BillPay Terms and Conditions

iPay BillPay Service: You may perform the following functions using Online Banking iPay BillPay:

1. Schedule recurring payments.
2. Set-up payments to be made monthly, bi-weekly, weekly, whatever fits your lifestyle.
3. View your account activity and history of bills that have been paid.
4. Download your bill payment history to software such as Quicken or Microsoft Money.
5. Get help when you need it, 24 hours a day, 7 days a week.
6. For once, have fun paying bills

Fees Per Account Number

- A. There are no fees for iPay BillPay Online Banking.
- B. There are no fees for iPay Online Banking Bill Payer.

III Transfers from Lines of Credit: Any transfers from your lines of credit will result in you obtaining a loan or advance under the terms previously disclosed to you.

IV Documentation of Transactions: You will receive a monthly account statement detailing all of your transactions and charges which you post during the statement period.

V Suspension of Privileges: We may at any time, and in our sole discretion, limit or cancel the Vibrant Online Banking services we offer you. Specifically we reserve the right to cancel access if the Vibrant Online Banking service has not been used in a 90 day time period. iPay Bill Pay privileges are suspended if your loan(s) at Vibrant Credit Union are 45 days or more delinquent.

VI Transaction Limitations: iPay BillPay and Online Banking payments/transfers from your account at Vibrant Credit Union to another entity is limited to \$10,000.00 a calendar day

VII Timing of Debit from Account: In order to ensure the payment is delivered by the "Deliver by" date you selected in Online Banking, your account will be debited on your "Process date" selected. Your indicated Bill Payment amount will be deducted from your account the day the check or ACH is selected to process. Please ensure funds are available in the designated account prior to the "Process date" to ensure the payment is sent to the payee and to avoid possible overdraft fees.

Right to Stop Payment or Right to Rescind Electronic Fund Transfer Authorization: If you have authorized a third party to make automatic debits from your account, or if you have authorized any regular payments to be deducted from your account by means of an automatic debit, you can stop any of these payments by notifying the Credit Union in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we will require you to put your request in writing. You may request a one-time stop payment or a permanent cancellation of your electronic funds transfer. If you order us to stop one of these payments (within your allowed cancellation timeline) that have not yet been disbursed out, and we do not do so, we will be liable for your damages. In cases where the payment has already been disbursed from your account through Online Banking, we will help you get in contact with a Bill Pay Representative directly as we cannot cancel anything that has already been sent to the payee. There is no fee for iPay BillPay stop payments or images. See Appendix A for a complete listing of all service charges.