

## BILL PAYER AGREEMENT

This is your bill payer agreement with American Heritage Federal Credit Union (AMHFCU). You may use AMHFCU's bill paying service, Bill Payer, to direct AMHFCU to make payments from your designated checking account to the Merchants you choose in accordance with this agreement. The terms and conditions of this Agreement are in addition to the Account agreements, disclosures and other documents in effect from time to time governing your Account (the Account Rules). "You" or "Your" means each person who signs the bill payer enrollment form or is otherwise authorized to use the Service and AMHFCU accepts as a payee.

### Accessing the Service

#### The Bill Payer Process

AMHFCU will process variable payments on the business day (generally Monday through Friday, except holidays) you designate the bill is to be processed, provided the payment request is received prior to the cut-off time set by AMHFCU, currently 8:00 AM EST. If the account had a payment scheduled for that date and the account had non-sufficient funds in the account at the processing time, one additional attempt will be made at 3 PM EST on the same business day. Alerts will be sent to the member for these failed scheduled payments. Alerts will be sent from [Billpaysupport@billpaysite.com](mailto:Billpaysupport@billpaysite.com). Please update all spam blockers to allow notification functionality to work. Variable bill requests received after the business day cut off time, or at any time on a non-business day, will be processed on the next business day. AMHFCU reserves its right to change the cut-off time by giving you notice if it changes. **PAYMENTS SCHEDULED FOR A SPECIFIC DATE OF THE MONTH, THAT FALL ON A NON-BUSINESS DAY WILL PROCESS ON THE BUSINESS DAY PRIOR TO THE SCHEDULED DATE.**

Otherwise, recurring payment requests will be processed on the dates you have designated, unless such date falls on a non-business day resulting in your payment being processed on the next business day. **YOU MUST ALLOW AT LEAST FIVE (5) BUSINESS DAYS FOR EACH BILL PAYMENT (RECURRING OR VARIABLE) TO REACH THE MERCHANT. (IT IS THE RESPONSIBILITY OF THE SUBSCRIBER TO SCHEDULE/ACTIVATE RECURRING PAYMENTS).**

You agree to have available collected funds on deposit in the account you designate in amounts sufficient to pay for all Bill Payments requested, as well as any other payment obligations you have to AMHFCU. AMHFCU reserves the right, without liability, to reject or reverse a Bill Payment if you fail to comply with this requirement or any other terms of this agreement. If you do not have sufficient funds in the Account and AMHFCU has not exercised its right to reverse or reject a Bill Payment, you agree to pay for such payment obligations on demand. You further agree AMHFCU at its option, may charge any of your accounts with us to cover such payment obligations. Any Bill Payment can be changed or cancelled, provided you access the Service prior to the cut-off time on the business day prior to the business day the Bill Payment is going to be initiated. Payment limits are set at \$20,000.00 maximum daily. All payees should be established with the full account number to ensure payment processing electronically, if possible. Any payments noted with truncated account numbers, will be issued via a check payment to the merchant and may take longer to arrive at the payee. If no account number is available, please note "payment" in the account space.

Payments to American Heritage Federal Credit Union - AMHFCU should be processed as a transfer on the online teller system.

### Liability

You are liable for all transactions you make or that you authorize another person to make even if that person exceeds his or her authority. If you want to terminate another person's authority. You will be responsible for any Bill Payment request you make that contains an error or is a duplicate of another Bill Payment. AMHFCU is not responsible for a Bill Payment that is not made if you did not properly follow the instructions for making a Bill Payment. AMHFCU is not liable for any failure to make a Bill Payment if you fail to promptly notify Bill Payer at 844-357-6728 after you learn that you have not received credit from a Merchant for a Bill Payment. AMHFCU is not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be AMHFCU's agent. In any event, AMHFCU will not be liable for any special, consequential, incidental, or punitive losses, damages, or expenses in connection with this Agreement or the Service, even if we have knowledge of the possibility of them. AMHFCU is not liable for any act, failure to act, or delay in acting if it is caused, in whole or in part, by any cause beyond AMHFCU's reasonable control.

#### Amendment and Termination

AMHFCU has the right to change this Agreement at any time by notice mailed to you at the last address shown for the Account on the Credit Union's records, by posting notice in AMHFCU branches, or as otherwise permitted by law. AMHFCU has the right to terminate this Agreement at any time. You may terminate this Agreement by written notice to us. AMHFCU is not responsible for any fixed payment made before we have a reasonable opportunity to act on your termination notice. You remain obligated for any payments made by AMHFCU on your behalf. **This service should not be used for tax payments, alimony payments and/or child support payments. These payments will not be guaranteed by the processor.**

#### Fees

There is no monthly charge to use Bill Payer. It is a free service of the credit union. There is no limit to the number of monthly payments you can make using Bill Payer.

You will be provided with additional Bill Payer information after your account is established. We may change the terms and charges for the services shown in this agreement and may amend this agreement from time to time.

#### Additional Charges for Customer Requested Services and Other Items

These charges will only be assessed if you request one or more of the services listed here.

There will be NO Charge for any item if needed to correct a Credit Union error.

Expedited Fees as of July 12, 2017: Next Business Day Rush Check Payment = \$19.95; 2nd Day Rush Check Payment = \$14.95 and 2nd Day Electronic Delivery = \$4.95.

Per proof of Payment not necessitated by a dispute - No fee

Stop Payment = No fee. Special Disclosures Regarding Telephone Bill Paying

Bill payments are processed by Electronic Fund Transfers (EFT). Please see the Electronic Fund Transfers Disclosure Statement included or received when you opened your account, which discloses important information concerning your rights and obligations.