

The Bill Pay & Presentment Overview is meant to provide you basic information. Please see the Bill Pay & Presentment Terms and Conditions Agreement following the Overview for Terms and Conditions governing FTWCCU'S Bill Pay & Presentment.

Bill Pay & Presentment Overview

Fort Worth Community Credit Union offers bill pay services for Internet Banking users from FIS Global. Bill Pay & Presentment provides the capability to initiate payment of bills online, and eliminates the need to write checks or pay postage. One time or recurring payments can be scheduled 24 hours a day, 7 days a week. Bill Pay & Presentment is accessible through FTWCCU's Internet Banking site (www.ftwccu.org), which provides the latest encryption technology available for secure transactions.

Bill Payments are only processed on actual business days and the payments can take anywhere from 3 to 5 business days to reach the payee. The main variable in processing time is whether the payee accepts electronic payments or requires a physical check. Electronic transactions require you to allow 3 business days and checks require you to allow 5 business days to be received. The FTWCCU share draft account you designate will be debited within 2 business days of the processing date specified. Bill Payment transactions appear on monthly statements as ACH debits with the payee names.

FTWCCU does not initiate the Bill Payment transactions. All Bill Payment transactions are processed by FIS Global. If you have questions about a Bill Payment transaction, contact FTWCCU at (800) 817-8234.

Internet Bill Payment Fees: The Bill Pay & Presentment service is free. However, if your Bill Pay & Presentment account has not been used for 90 days you will be charged a monthly fee of \$5. Expedited payments processed electronically are \$10 and if processed by mailed check \$30.

Stop Payment Fees: If you request a stop payment on a mailed paper item, a \$30 fee will be debited from your share draft account. You cannot stop payment on an item processed electronically.

ACH NSF fees: If funds are not available in your share draft account or your designated overdraft source to cover any Bill Payment processed, FTWCCU will assess an ACH NSF fee of \$30. If an Internet Bill Payment transaction is returned for non-sufficient funds, subsequent Bill Payment transactions will be suspended/stopped until the non-sufficient funds situation has been corrected. FIS Global and FTWCCU reserves the right to terminate the Internet Bill Payment service for non-sufficient funds activity.

Cancellation of Service:

In order to cancel your Internet Bill Pay & Presentment service, contact FTWCCU at (800) 817-8234 or by mail:

**Fort Worth Community Credit Union
P.O. Box 210848
Bedford, Texas 76095-7848**

FIS Global and FTWCCU reserves the right to cancel Bill Pay & Presentment at any time for misuse of the service.

FTWCCU'S INTERNET BILL PAY & PRESENTMENT TERMS AND CONDITIONS AGREEMENT

INTRODUCTION

This agreement governs Internet Bill Pay & Presentment offered by Fort Worth Community Credit Union (FTWCCU). FTWCCU provides access to Internet Bill Pay & Presentment through FIS Global (Internet Bill Pay & Presentment Service) to those members who use Internet Banking. By using your Internet Banking user name and password, you authorize the Bill Pay & Presentment Service to make payments on your behalf to others from a designated FTWCCU share draft checking account via the Internet or mobile device.

PASSWORDS AND SECURITY

You will access Bill Pay & Presentment through Internet Banking after you have entered your Internet Banking User Name and Password. You are responsible for transactions made with your Internet Banking User Name and Password.

TYPES OF AVAILABLE ELECTRONIC TRANSFERS AND LIMITS

Bill Payments that you authorize will be deducted from the FTWCCU share draft account you designate. You will be given the ability to set up merchants, institutions or individuals that you would like to pay. You are not permitted to designate governmental agencies or courts. You or any persons who you have authorized to use your Internet Banking User Name and Password and Internet Bill Pay & Presentment Service can perform the following transactions:

From your designated FTWCCU share draft checking account, pay any payee in accordance with this agreement a one-time or recurring amount.

Obtain information (payee information, payment status information, etc.) about your Bill Pay & Presentment account status.

If you initiate a Bill Payment that is returned for non-sufficient funds, your bill pay account will be blocked and you will be unable to submit additional bill payment requests until the account is properly funded and the return(s) cleared. Each transfer or Bill Payment that creates an overdraft will be charged a non-sufficient funds (NSF) fee of \$30. Transactions cannot be made from any account in an unavailable status, such as a dormant or inactive account or an account for which funds are held or pledged, accounts not in good standing with FTWCCU, or from any account subject to legal process or other encumbrance restricting the transfer.

POSTING AND TIMING OF TRANSACTIONS AND DOCUMENTATION OF TRANSACTIONS

You should allow at least 3 business days for electronic payments and 5 business days for payees to receive your check payment. Payments will be posted to your FTWCCU account within two business days of the date that the payment was sent to the payee. A record of these transactions will be fully disclosed on your monthly statement. In addition, you will receive a confirmation number at the time of each transaction.

LIABILITY

FTWCCU and the Bill Pay & Presentment Service will use their best efforts to process all your transactions properly. However, neither FTWCCU nor the Bill Payment Service shall incur liability if they are unable to complete any transaction you have initiated because:

Your designated share draft account and your overdraft source do not have sufficient funds to complete the payment or the payment would exceed the credit limit of your overdraft account;

The Internet, Internet Banking or the Internet Bill Pay & Presentment Service is not working properly and you know or have been advised by FTWCCU of the Bill Payment Service about the problem;

You have not provided FTWCCU or the Internet Bill Pay & Presentment Service with the correct name or account number or information;

Circumstances beyond FTWCCU's or the Internet Bill Payment Service's control (such as, but not limited to: fire, flood) prevent the proper execution of the payment and FTWCCU and the Internet Bill Pay & Presentment Service have taken reasonable precautions to avoid those circumstances.

UNLAWFUL USE OF FINANCIAL SERVICES

Any financial service available through FTWCCU may be used for any transaction permitted by law. You agree that illegal use of any financial service will be deemed an action of default and/or breach of contract and such service and/or other related services may be terminated at FIS Global or FTWCCU's discretion. You further agree, should illegal use occur, you waive the right to sue FTWCCU for such illegal activity directly or indirectly related to it. You also agree to indemnify and hold FTWCCU harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use.

LIABILITY AND NOTIFICATION FOR UNAUTHORIZED INTERNET BILL PAYMENT TRANSFERS

An unauthorized Internet Bill Payment transfer is any Bill Payment transfer that you have not authorized, including one made with a lost or stolen Internet Banking user name and password. If you believe that someone has transferred or may transfer money from your account without your permission, or if your account statement shows transfers you did not make, you must notify Fort Worth Community Credit Union at (800) 817-8234. Telephoning is the best way of informing us and of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line of credit). If you tell us as soon as discovery of an unauthorized transfer is made, you may have no liability for the losses. Notwithstanding the above, you may be liable for greater amounts than listed above to the extent allowed under applicable law only if we determine that you were grossly negligent or fraudulent in the handling of your account.

WHO TO CALL FOR LOST OR STOLEN INTERNET BANKING PASSWORD

If you believe that your Internet Banking user name and/or password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, you should call FTWCCU at (800) 817-8234.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL PAYMENTS

Call Fort Worth Community Credit Union at (800) 817-8234. Contact us as soon as you can if you think a payment is incorrect, if you think that someone accessed your account without your permission, or if you need more information about a payment. We must hear from you no later than 60 days after you have received the FIRST statement on which the problem or error occurred. If you tell us orally, we may require that you send your complaint or question in writing within 10 business days.

Provide your name and account number. Describe the error or the transfer you are unsure about and explain as clearly as you can, why you believe it is an error or why you need more information.

Provide the dollar amount of the suspected error. Results of the investigation will be communicated with 10 business days (20 business days for new member accounts) after we hear from you and will correct any error promptly by crediting your account within 1 business day. If we need more time, however, we may take up to 45 days to investigate your complaint or question

If we decide to do this, we will re-credit your account within 10 business days (20 business days for new member accounts), so that you will have access to the money during the time it takes us to investigate your complaint or question. If we ask you to put your complaint or question in writing, and we do not receive it within 10 business days, we may not re-credit your account. If we decide there is no error, we will send you a written explanation within 3 days after we complete our investigation and debit your account. You may ask for copies of the documents that we used in our investigation.

NSF FEES

If there are non-sufficient funds in your FTWCCU share draft account, and overdraft protection from a) an account or b) Line of Credit loan is not available, debits will be returned to the bill payment service via banking channels and an ACH NSF fee of \$30 will be assessed by FTWCCU for each item. The non-sufficient funds (NSF) item will result in a block by the bill payment service on your Internet Bill Pay & Presentment account, preventing you from making more payments until the NSF situation has been resolved. Any single or recurring payments scheduled for processing during that time will not be processed. If a payment request is received while the account is blocked, an email will be sent by the bill payment service notifying you that the payment(s) will not be processed. In some instances, the Bill Payment transaction may be completed prior to the debit to your share draft account. In this case, you agree that you will reimburse FTWCCU and the bill payment service immediately upon demand the amount of the transaction amount. You further agree to be liable for any deficit resulting from charges or bill payment overdrafts, whether caused by you or another authorized to withdraw from your share draft account, and you agree to pay FTWCCU or the bill payment service's cost to collect the deficit including, to the extent permitted by law, reasonable attorneys' fees. You agree that FIS Global or FTWCCU may terminate your Internet Bill Payment privileges if you violate the terms of this Agreements.

STOPPING PAYMENTS

If you wish to stop a payment to a payee that has not yet been processed, you may simply cancel the payment through Bill Payment. If you wish to stop a payment that has already been processed by the bill pay service, you must call FTWCCU at (800) 817-8234. If a stop payment can be placed, a stop payment fee of \$30 will be charged. Any stop payment fees will be deducted from your FTWCCU share draft account.

CANCELLATION

In order to discontinue Internet Bill Pay & Presentment, you must contact Fort Worth Community Credit Union by phone at (800) 817-8234, or by mail: Fort Worth Community Credit Union P.O. Box 210848, Bedford, Texas 76095-7847. FTWCCU and FIS Global reserve the right to terminate your Internet Bill Pay & Presentment access at any time and without advance notice if you incur excessive non-sufficient fund (NSF) or overdraft transactions, or otherwise misuse your FTWCCU membership or Internet Bill Pay & Presentment Service. Termination of Bill Payment privileges in no way affects your responsibility for Internet Banking and Bill Payment transactions chargeable to any of your FTWCCU accounts, when the transactions are posted to us. Any such termination by you or FTWCCU applies only to Internet Bill Pay & Presentment and does not necessarily close any of your accounts or services.

DISCLOSURE OF ACCOUNT INFORMATION

We will disclose information to third parties about your account(s) or transaction(s):

To a payee or their financial institution, in order to complete the transaction;
Where it is necessary for completing the transaction;

In order to verify the existence and condition of your account for a credit bureau; or

In order to comply with government agency or court orders; or

If you give us your written permission.

APPLICABLE LAW

Except to the extent that federal law is controlling, your rights, our rights, and the terms of this agreement will be governed in all respects by Texas State law.

AMENDMENTS

From time to time, we may amend this agreement. If an amendment results in increased cost to perform an EFT transfer or service; or increased liability to you, decreases the type of electronic funds transfers available to you, or places stricter limitations on the frequency or dollar amount of transfers, written notice of the amendment will be mailed to your current address as shown on our records at least 21 days before the effective date of the amendment. However, if an immediate change in terms or conditions is necessary to maintain or restore the security of an electronic funds transfer system or account, we will provide written notice of the change to you on the next periodic statement or within 30 days, unless disclosure would jeopardize the security of the system or account.

ACCEPTED AND AGREED

Clicking on the Accept button indicates you agree to accept the terms and conditions of this agreement.