

WebPay

ENROLLMENT FORM

Today's date:			Account #:
MEMBER INFORMATION			
Member's last name:	First:	Middle:	Birth Date
Email address:			
Street address:		Social Security:	Home phone:
City:		State:	ZIP Code:
Joint Owner's last name:	First:	Middle:	
Joint Owner's last name:	First:	Middle:	
Joint Owner's last name:	First:	Middle:	
User ID#			
Entire Acct # (as it appears at the bottom of a check):			
By signing below you are authorizing Firefighters Credit union to enroll you into WebPay (Bill Payment). Your use of the WebPay will constitute your agreement to the online terms and conditions.			
Member Signature: _____			
Date:			
Cancelling WebPay			
I wish to cancel WebPay. I understand that any payments that already were scheduled and process are still my responsibility. I also understand that any payments that were set up as reoccurring payments will be cancelled effective the date below.			
Member Signature:			
Date:			

For Credit Union Use Only:	
Enrolled in MY CU Services By: _____	Date: _____
Email sent to Member _____	
Entered comment into CU*Answers By: _____	Date _____

BILL PAYING AGREEMENT/DISCLOSURE

This is your bill paying agreement with FIREFIGHTERS CREDIT UNION.

This agreement explains the terms and conditions for using our Bill Payment Service and provides important information to you concerning this service. Please read the document carefully. Each time you utilize our Bill Payment Service, Firefighters Credit Union account(s), or authorize anyone else to access your Firefighters Credit Union account(s) thru our Bill Payment Service, you agree to be bound by the terms and conditions of the Agreement/Disclosure. 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. All current and future signers are jointly and severally liable.

You may use FIREFIGHTERS CREDIT UNION'S bill paying service, WebPay, to direct FIREFIGHTERS CREDIT UNION to make payments from your designated **checking** account to the "Payees" you choose in accordance with this agreement.

"You" or "Your" means each person who is authorized to use the service. "Payee" means anyone, including the Credit Union, you designate and the Credit Union accepts as a "Payee".

SYSTEM REQUIREMENT

To use the Bill Payment Service you must have a computer, modem, internet service, browser, your Login ID and Personal Identification Number (PIN).

HOW TO SET UP PAYEES/PAYMENTS

- * If you want to add a new "PAYEE", select the "Payee" tab located in your Bill Pay application or speak to a service representative.
- * You may add a new fixed payment to a "Payee" by accessing the service and entering the appropriate information. Most other additions, deletions, or changes can be made by using the service or in writing.
- * The Credit Union reserves the right to refuse the designation of a "Payee" for any reason.
- * You may pay any "Payee" with-in the United States (including U.S. territories and APO's / AEO's).
- * The Credit Union is not responsible for payments that cannot be made due to incomplete, incorrect, or outdated information.
- * You may not use WebPay to make federal or state tax payments or court ordered payments.

THE BILL PAYING PROCESS

Single Payments - a single payment will be processed on the business day (generally Monday through Friday, except certain holidays) that you designate as the payment's process date, provided the payment is submitted prior to the daily cut-off time on that date. The daily cut-off time, which is controlled by the Credit Union, is currently 1:00 PM Central.

A single payment submitted after the cut-off time on the designated process date will be processed on the next business day. If you designate a non-business date (generally weekends and certain holidays) as the payment's process date, the payment will be processed on the first business day following the designated process date.

Recurring Payments - When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a process date is calculated for the next occurrence of the payment. If the calculated process date is a non-business date (generally weekends and certain holidays), it is adjusted based upon the following rules:

- * If the recurring payment's "Pay Before" option is selected, the process date for the new occurrence of the payment is adjusted to the first business date prior to the calculated process date.
- * If the recurring payment's "Pay After" option is selected, the process date for the new occurrence of the payment is adjusted to the first business date after the calculated process date.

Note: If your frequency settings for the recurring payment specify the 29th, 30th, or 31st as a particular day of the month for processing and that day does not exist in the month of the calculated process date, then the last calendar day of that month is used as the calculated process date.

SINGLE AND RECURRING PAYMENTS

The system will calculate the Estimated Arrival Date of your payment, this is only an estimate, please allow ample time for your payments to reach your "Payees".

CANCELLING A PAYMENT

A bill payment can be changed or cancelled, anytime prior to the cutoff time on the scheduled process date.

AVAILABLE FUNDS

You agree to have available and 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 the Credit Union.

* The Credit Union reserves the right, without liability, to reject or reverse a bill payment if you fail to comply with the above requirement or any other term of this agreement.

* If you do not have sufficient funds in the account and the Credit Union 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 the Credit Union, at its option, may charge any of your accounts with the Credit Union to cover such payment obligations.

The Credit Union reserves the right to change the cut-off time. You will receive notice if it changes.

LIABILITY

* You are solely responsible for controlling the safekeeping of and access to, your Personal Identification Number (PIN).

* If you want to terminate another person's authority, you must notify the Credit Union and arrange to change your PIN. You will be responsible for any bill payment request you make that contains an error or is a duplicate of another bill payment.

* The Credit Union is not responsible for a bill payment that is not made if you did not properly follow the instructions for making a bill payment.

* The Credit Union is not liable for any failure to make a bill payment if you fail to promptly notify the Credit Union after you learn that you have not received credit from a "Payee" for a bill payment.

* The Credit Union 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 the Credit Union's agent.

* In any event, the Credit Union 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 the Credit Union has knowledge of the possibility of them.

* The Credit Union 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 the Credit Union's reasonable control.

AMENDMENT TERMINATION

The Credit Union 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 branches of the Credit Union, or as otherwise permitted by law.

* The Credit Union has the right to terminate this agreement at any time.

* You may terminate this agreement by written notice to the Credit Union.

* The Credit Union is not responsible for any fixed payment made before the Credit Union has a reasonable opportunity to act on your termination notice.

* You remain obligated for any payments made by the Credit Union on your behalf.

SERVICE FEES

Most fees are disclosed to you in a separate Schedule of Fees and Charges

Additional Miscellaneous Product Fees

* Overnight Fee: \$14.95

* 2nd Day Fee: \$9.95 Standard or \$4.95 Economy

* Charitable Donations: \$1.99

* Gift Pay: \$2.99

Regulation E (Electronic Funds Transfer Act) applies to Bill Pay. Disclosures are given at the time of account opening. Questions or inquiries should be directed to Firefighters Credit Union 525 5th Ave S., La Crosse, WI 54601 (608) 784-9480.