

RadiFi Federal Credit Union Bill Pay Agreement

NOTE: Digital Banking Services are governed by and subject to the terms of the enclosed Digital Banking Service Agreement and Disclosure, which you should read before you register. This subsequent agreement outlines agreement for RadiFi Bill Pay services. Please keep the agreement for future reference or you can print a copy of the disclosure from our website at www.radificu.org.

BILL PAY SERVICE AGREEMENT AND DISCLOSURE

By completing the Bill Pay registration to subscribe to certain digital banking and related services offered by RadiFi as described in this Service Agreement and Disclosure Statement (this "Agreement") and as otherwise made available by RadiFi from time to time (collectively, "Bill Pay"), or by your initial access to Bill Pay, and in consideration of our allowing you access to Bill Pay, you agree to the terms and conditions of this Agreement. Each reference in this Agreement to the "Credit Union", "we", "us", or "our" refers to RadiFi Federal Credit Union and each reference to authorized signer or authorized user for an Account (as defined below) who is now or hereafter enrolled in any one or more of Bill Pay services with respect to the Account. Each time you use Bill Pay constitutes confirmation by you or your agreement to and understanding of the terms of this Agreement and any screens that appear when you sign on to Digital Banking and Bill Pay.

Bill Payment Service

- (a) Payment Accounts.** You may use RadiFi's Bill Pay to initiate payments from any Deposit Account ("a payment Account") to pay obligations owed to certain third parties in the United States, including, without limitation, any RadiFi mortgage, installment loan, or line of credit account, all as provided in the Software. These types of transactions may initiate individual bill payments and may preauthorize recurring bill payments. We will not process any payments with bill pay to pay tax, alimony, or child support obligations, as these are prohibited payees.
- (b) Authorization.** You agree that we may treat any bill payment that was initiated though RadiFi Bill Pay by you or by any other joint account holder also using your Digital Banking ID and password the same as a duly executed written payment order or check all in accordance with the terms of this Agreement and your deposit agreement with us.
- (c) Time of bill payments.** You must schedule your payments according to on-screen instructions and the Digital Banking Agreement to ensure your payments are made on time. Each bill payment must be initiated a certain number of business days before the business day that you want the bill payment to be made (the "Payment Date"). This number of business days is referred to as the "lead time". The first time you initiate a bill payment for a specific payee the lead-time will be seven days. Thereafter, the lead time for the payee will be assigned to you by the Service Provider and will be automatically added to your Digital payee list. If you initiate a bill payment before 3:00 P.M. Eastern Time on a business day, the bill payment will be deemed initiated on that business day. If you initiate a bill payment order after 3:00 P.M. Eastern Time on a business day or, on a Saturday, Sunday or holiday, the bill payment will be deemed initiated on the next business day. You should schedule each bill payment to be made prior to the due date of the bill. If you do not schedule a bill payment on time or if you do not otherwise initiate a bill payment properly, you will be solely responsible for any late charges finance charges, or other costs resulting from the failure to make the bill payment on time. You will be solely responsible for all input errors.
- (d) Checks.** If the payee cannot or will not accept a bill payment by electronic fund transfer from the Service Provider, a check will be drawn on the Payment Account for payment to the payee. The check will not be signed by you; however, you agree that any check issued in this manner to make a bill payment initiated in accordance with this Section will be deemed authorized and may be paid by the Bank from the Payment Account. Bill Pay checks clear like a regular check, meaning the funds are deducted from your account when the payee processes your check for payment.
- (e) Returned or Rejected Bill Payments.** If a bill payment is returned or rejected, whether by the Credit Union, the Service Provider or any third party (including, without limitation, an intermediary bank or the payee's bank), then either the Credit Union or the Service Provider will notify you and you will be solely responsible for re-initiating the bill payment. You agree to furnish to the Credit Union and/or the Service Provider such information as it may request to resolve any error or inquiry arising out of your initiation of any bill payment(s).

(f) Cancellation or Stop Payment of Bill Payment, Revocation of Authorization. You may review, change or cancel bill payments Digital without an additional charge until 3:00 P.M. Eastern Time on the business day before the Processing Date by following the instructions in the Bill Pay site.

(g) Inconsistent Name and Number Appearing in a Bill Payment Order. If a bill payment initiated by you describes the intended recipient of funds inconsistently by name and account number, you agree that payment by the receiving bank (which may be the Credit Union) may be made based on the account number alone even if that account is not owned by, the person named in the bill payment. If a bill payment identifies an intermediary bank or the payee's bank inconsistently by name and identifying number, you agree that we may rely solely on the number as the proper identification of the intermediary bank or the payee's bank even if it identifies a bank different from the bank identified by name. To the extent permitted by applicable law, you acknowledge and agree that your obligation to pay us the amount of the bill payment will not be excused in any circumstance described above and that you will reimburse us for any losses or expenses we incur because of our reliance on the identifying number provided in the bill payment.