

Mobile ePlus

Mobile Bill Pay brings the convenience of online bill pay to your mobile device. The Mobile Bill Payment Service allows you to use a mobile device such as a cell phone, PDA, or any other wireless device to direct payments to payees that you wish to pay, subject to the terms and conditions of this agreement.

Accessing the Service

- ❖ View Scheduled Payments and Payment History
- ❖ Schedule Single payments 90 days into the future
- ❖ Schedule email payments and rush payments

Limitations

Payees

For your protection new payees cannot be added on your mobile device.

Recurring Payments

You will only be allowed to stop payment and edit the dollar amount and date of the **next occurrence** in a recurring series. Payments are limited to no more than \$2500.00 per item.

Liability

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

Disclaimer of Warranty

The Bill Payment Service is provided "AS IS" without warranty of any kind, express or implied, including, but not limited to, warranties of performance or merchantability or fitness for a particular purpose or non-infringement or any other warranty as to performance, accuracy or completeness.

Amendment and 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.

Fees

Bill Pay ePlus is free if you use this service each month and receive your monthly account statements electronically. If you require paper statements, there will be a \$1 per month charge.

90-DAY INACTIVITY FEE: If you have signed up for Bill Payer, but do not use it, a monthly \$5 service charge will be applied to your account after 90 days of non-use.

NSF Payments Paid (Daily max. \$125.00): \$25.00

NSF Payment Returned (Daily max. \$125.00): \$25.00

Extended Overdraft (charged after 9 consecutive days with a negative balance): \$25.00

Overdraft transfer from share: \$4.00

Rush Delivery

- Next business day \$14.95 (draft check)
- Second business day \$9.95 (draft check)
- Second business day \$4.95 (electronic)

Donation fee: \$1.99

Gift Check: \$2.99



Your Savings is Federally Insured to at least \$250,000 and backed by the full faith of the United States Government.

Bill Pay ePlus Agreement/Disclosure

STAR Community Credit Union
550 Salem St
Chico, Ca. 95928
(530) 895-1947
www.starcreditunion.com

This is your Bill Payer Agreement with STAR Community Credit Union (Credit Union). You may use the Bill Payer Service (Online or Mobile) to direct the Credit Union to make payments from your designated share draft account to the merchants and/or persons you choose in accordance with this Agreement. Bill payments are processed by Electronic Fund Transfers (EFT). Please see the Electronic Fund Transfers Disclosure Statement received when you opened your account, which discloses important information concerning your rights and obligations. 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 is authorized to use this service. "Payee" means anyone you designate, including STAR Community Credit Union, and STAR Community Credit Union accepts as a payee.

Accessing the Service

BillPay-e Plus is free for members who agree to receive their periodic account statements electronically. For members who are not enrolled to receive statements electronically, BillPay-e Plus costs \$1.00 per month. This amount will be automatically charged to your checking account monthly based on the date of enrollment.

You must be enrolled in STAR Community Credit Union Online Banking to access this service. You will log in using your Online Banking ID and PIN. When you are connected to your accounts, select the Services tab then Bill Payer and proceed as directed.

Permitted Payees

STAR Community Credit Union reserves the right to refuse the designation of a Payee for any reason.

There are the following restrictions:

- 1) The merchant must be located in the United States;
- 2) Payments may not be remitted to security companies such as Ameritrade for stock purchases or trades.

In addition, the following payments are authorized but not recommended:

- 1) Payments to tax authorities or government and collection agencies;
- 2) Court directed payments such as alimony, child support, or other court-appointed debts.

You are responsible to ensure that payments made to these entities have sufficient information to allow them to be posted to your account correctly.

A merchant is defined as any other company or individual to whom you want to send money.

STAR Community Credit Union is not responsible if a Bill Payment cannot be made due to incomplete incorrect or outdated information provided by you regarding a Payee, or if you attempt to pay a Payee that is not on your Authorized Payee list.

The Bill Paying Process

The Credit Union will process single 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 the Credit Union, which is currently 1:00 p.m. PST. Single payment 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. The Credit Union reserves its right to change the cut-off time by giving you notice if it changes.

For recurring payment requests, if you designate a processing date of the 28th through the 31st of a month, processing will be initiated on the last calendar day of the month. Otherwise, recurring payment requests will be processed on the dates you have designated, unless such date falls on a non-business day, in which case your payment will be processed on the preceding or following business day, as you direct when setting up the recurring payment.

Bill Payments may be processed either by electronic funds transfer (EFT) to the payee you designate, or by paper check that will be printed and mailed. Generally, the Service will advise you of the estimated number of days required for the payment to reach your payee. IT IS YOUR RESPONSIBILITY TO ALLOW SUFFICIENT TIME FOR PAYMENTS TO ARRIVE AT THE PAYEE.

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 this requirement or any other terms 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.

Any bill payment can be changed or canceled, 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.

Rush Payments

You will have the ability to process Rush payments however the payees determine which type of payment they accept. The credit union offers three types for varying fees. All Rush payments are guaranteed on-time delivery. If not you will be refunded up to \$50 in late fees.

Processing Fees and Funds

Check Rush Payments: (Draft Checks) The fee will be debited on the process date and the funds will be released once the payee cashes the check.

Electronic Rush Payments: The fee and funds for the payment will appear as two separate debits on your account on the process date.

Donations

You will have the ability to process personalized donation payments for a fee.

Gifts

You will have the ability to process a personalized gift check for a fee.

Email Payments

You will have the ability to send money to anyone with an email address and a United States bank account. Payments are limited to no more than \$2500.00 per item. As a security measure a Key Word must be established between you and the payee. The payee has 9 days to respond before the payment request is cancelled.

Transfers

You will have the ability to process two different types of transfer payments. Payments are limited to no more than \$2500.00 per item.

Outbound Transfers -Transfer of funds from your credit union account to an external institution.

. Intra-Bank Transfers-Transfer of funds from Share Draft to Regular Shares account within the credit union

eBill

You will have the ability to receive electronic billing summary information from eligible payees.

- Payees eligible for eBill will be indicated to you.
- You will be able to enroll eligible payees from the home page and from the payee list within Bill Pay.
- In order to sign up eligible payees for eBill you must provide the log in credentials (ID and password) of the payee's website and agree to the terms and conditions.