



Introduction:

This is your Bill Pay Service Agreement with POPA Federal Credit Union. The terms and conditions of this agreement are in addition to the account agreements, disclosures and other documents in effect governing your account included in our Truth in Savings. You can view our Truth in Savings in our website.

You may use POPA Federal Credit Union bill paying service, iPay Solutions, to direct POPA Federal Credit Union to make payments from your designated checking account to the “Payees” you choose in accordance with this agreement.

Service Fees:

Refer to our Schedule of Fees for transaction and additional service fees. You can find our Schedule of Fees in our website.

You agree to pay such fees and charges, and authorize to charge your designated Payment Account for these amounts and any additional charges that may be incurred by you.

You are responsible for any and all telephone access fees or Internet service fees that may be assessed by your telephone utility and/or Internet Service Provider.

By enrolling for and using this Internet Bill Pay service you agree that The Credit Union has the right to transfer funds from your available balance on your line of credit account as well as from all of your share accounts to recover funds for all payments that have been requested to be paid by you and your authorized user: this includes accounts on which you are the primary member-owner, as well as accounts on which you are the joint owner.

Accessing the Bill Pay Service:

o You can access Bill Pay Service by logging in to your Home Banking and having an active checking account.

The Credit Union reserves the right to refuse enrollment in the Internet Bill Pay Service to any member who does not meet the Internet Bill Pay Service criteria which has been established by the credit union

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and/or IPay Solutions. Included in this criteria is a requirement that subscribers to this service must live within the United States, its possessions and territories.

o Instructions for Setting up Payees & Payments:

o Payees: If you want to add a new "Payee," first select the "Payee" tab located in the bill pay or speak to a service representative.

o POPA Federal Credit Union reserves the right to refuse the designation of a "Payee" for any reason.

o Payments: You may add a new payment to a "Payee" by accessing the service and entering the appropriate information. Most other additions, deletions, or changes can be made in writing or by using the service.

o You may pay any "Payee" with-in the United States (including U.S. territories and APO's / AEO's).

o POPA Federal Credit Union is not responsible for payments that cannot be made due to incomplete, incorrect, or outdated information.

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 processing date, provided the payment is submitted prior to the daily cut-off time on that date. The daily cut-off time is currently 12:00 pm Pacific Time.

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 processing date, the payment will be processed on the first business day following the designated processing 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 processing date is calculated for the next occurrence of the payment. If the calculated processing date is a non-business date (generally weekends and certain holidays), it is adjusted based upon the following rules:

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- If the recurring payment's "Pay Before" option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date prior to the calculated processing date.
- If the recurring payment's "Pay After" option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date after the calculated processing 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 processing date, then the last calendar day of that month is used as the calculated processing date.

Single and Recurring Payments

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

Cancelling a Payment

A bill payment can be changed or cancelled any time prior to the cutoff time on the scheduled processing date.

Available Funds

In the Event a Service Transaction Is Returned and/or Overdraws Your Payment Account

In using the Service, you are requesting the system to make payments for you from your Payment Account. If we are unable to complete the transaction for any reason associated with your Payment Account (for example, there are not sufficient funds in your Payment Account to cover the transaction), the transaction may not be completed. In some instances you will receive a return notice. In these cases, you agree that a non-sufficient funds (NSF) fee will be charged in accordance with the credit union's established and published Schedule of Fees. Further, you also agree that a NSF fee may be charged to your account even if the payment is not returned but is paid and overdraws your Payment Account.

Liability

- o You are solely responsible for controlling the safekeeping of and access to your Personal Identification Number (PIN).
- o You will be responsible for any bill payment request you make that contains an error or is a duplicate of another bill payment.
- o You will contact the Credit Union for any disputes. Refer to Electronic Fund

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Transfer Agreement for further instructions.

o POPA Federal 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.

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

o POPA Federal 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 POPA Federal Credit Union's agent.

Amendment

POPA Federal 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 POPA Federal Credit Union's records, by posting notice in branches of POPA Federal Credit Union, or as otherwise permitted by law.

Termination

o POPA Federal Credit Union has the right to terminate this agreement at any time.

o You may terminate this agreement by written notice to POPA Federal Credit Union.

o POPA Federal Credit Union is not responsible for any fixed payment made before POPA Federal Credit Union has a reasonable opportunity to act on your termination notice.

o You remain obligated for any payments made by POPA Federal Credit Union on your behalf.

Business Accounts:

Notice to Bill Pay users, the Regulation E Consumer Protection language pertaining to unauthorized transfers or errors does not apply to any transaction related to business activity. For example, a business paying for supplies or product utilizing the bill pay service discovers an unauthorized transaction or notices an error has occurred. The credit union has no liability for such activity and there is no recourse under Regulation E. All such activity is conducted at your risk and you will have to take up the matter directly with the source of the unauthorized activity or error.

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1 (800) 369-7672 • www.popafcu.org