

## Important Information Regarding PC Bill Payer

### A. Eligibility

I understand that I must have a Gold Coast FCU checking account that has not been negative and/or not had checks returned for non-sufficient funds more than 6 times within the last 6 months. I may apply Internet Bill Payer by completing and submitting an application.

### B. General Terms and Conditions

All payments I make through Internet Bill Payer will be deducted from my designated checking account electronically by CheckFederal Bill Payment Services. CheckFederal Bill Payment Services will then deliver the payments to the designated payee, either electronically or by mail if the designated payee is unable to receive funds electronically. Any payee I wish to pay through Internet Bill Payer must be payable in U.S. Dollars. Each payee must appear on the payee list I create and the account I am paying must be in my name. I may not use Internet Bill Payer to make payments to a federal, state or local government or tax unit, to other categories of payee that you may establish from time to time, or in payment as a result of a court order or other legal proceedings. I authorize you, and any third-party acting on your behalf, to choose the most effective method to process my payments. The Credit Union reserves the right to refuse to make any payments, but you will notify me of any such refusal within three (3) business days following receipt of my process date. I must allow sufficient time for the payee to receive and process the payment before the payment due date (the due date shown on my invoice or provided in my agreement with payee, not taking into account any grace period provided by the payee). If I do not allow sufficient time, I will assume full responsibility for all late fees, finance charges, or other actions taken by payee. **IMPORTANT:** Payments may take up to 10 days to reach the vendor (payee), as they are sent either electronically or by check. Gold Coast FCU and CheckFederal Bill Payment Services are not liable for any service or late charges levied against me. The Credit Union and CheckFederal Bill Payment Services are responsible only for exercising ordinary care in making payments upon my authorization and for mailing or sending a payment to the designated merchant. The Credit Union and CheckFederal Bill Payment Services are not liable for any damages I incur if I do not have sufficient funds in my account to make the payment on the processing date, if the estimated time to allow for delivery to the payee is inaccurate, or due to delays in mail delivery, changes of merchant address or account number, the failure of any merchant to account correctly for the payment in a timely manner, or for any other circumstance beyond the control of the Credit Union.

### C. Non Sufficient Funds

The Credit Union or CheckFederal Bill Payment Services may attempt to notify me by email on the day a payment is processed if there are not sufficient available funds in my account, but the Credit Union and CheckFederal Bill Payment Services are not responsible if you are not able to reach me. To use this service, I must keep the Credit Union aware of changes in my current home or business phone numbers. An email will be sent to me showing transactions you are unable to process because of insufficient available funds if a valid email is provided by me through the bill payment system. In all cases, I am responsible for either making alternate arrangements for the payment, or rescheduling the payment through Internet Bill Payer. Insufficient available funds will prevent me from making more payments until resolved. I further understand that if there are insufficient funds available, a non-sufficient funds (NSF) fee will be charged to my checking account.

## **D. Stopping or Modifying Internet Bill Payer Authorized Payments**

In order to request a stop payment or change an Internet Account Access Bill Payer transaction designated, I must contact the Credit Union at 561 965 1000.

## **E. Fees**

Internet Account Access: No Charge

PC Bill Payer

Sign Up Fee: \$5.00

Monthly Fee \$5.00

Per Transaction Fee: 0 to 10 Free, 11 & above: \$0.50

NSF Fee: \$38.00

Stop Payment Fee: \$30.00

Over Draft Protection: \$10.00

All other Gold Coast FCU fees apply. These fees and their amounts are set forth in the Credit Union's "Rate and Fee Schedule".

## **F. Other Terms and Conditions:**

I understand that in order to use Gold Coast FCU's Bill Payer Service, I must have a checking account in good standing with the credit union and a CoastLine 24 PIN number. You will create an 8 digit password to allow you to enter the bill payment system. This password will be my password to enter Internet account Access and use Bill Payer. Furthermore, it will be my electronic signature which will be used to consummate any transactions performed in Internet Account Access. By providing this electronic signature, I agree that any legal or equitable disputes arising from, or relating to use of this web site will be decided in accordance with the laws of the State of Florida. You may occasionally introduce new services to enhance the existing program. You shall notify me of these new enhanced services and by utilizing these services, I agree to be bound by the obligations and conditions concerning these services. In addition to the terms set forth in this agreement, I agree to be bound by all the terms and conditions of any separate users manual that I may be provided with in conjunction with this system and any and all applicable state and federal laws and regulations. You reserve the right to terminate my use of the Internet Account Access Bill Payer at any time without prior notice. If I cancel my Internet Account Access Bill Payer subscription, then I agree to notify you at that time. I will be responsible for all payment instructions made prior to termination and for all other applicable charges and fees. I will cancel all outstanding payment orders before notifying you to terminate this service. This agreement, any user's manual, and the applicable fees and charges may be amended by you in the future. In the event of amendment, you shall send notice to me either by mail to my last known address or transmit such notice of the amendment over the Internet Account Access Bill Payer service.

My use of the Internet Account Access Bill Payer service following the receipt of such notice constitutes acceptance of such amendment.