



**Birmingham Bloomfield Credit Union**  
**CU\*Easy Pay Online Bill Pay Terms & Conditions**

This is your bill paying agreement with Birmingham Bloomfield Credit Union.

You may use Birmingham Bloomfield Credit Union's bill paying service, CU\*Easy Pay, to direct Birmingham Bloomfield Credit Union to make payments from your designated checking account to the "Payees" you choose in accordance with this agreement. 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.

**ENROLLMENT**

Members can enroll through online banking access by choosing the "Pay Bills" button. It takes 48 hours to process your enrollment. A checking account with Birmingham Bloomfield Credit Union is required for all bill pay users.

**SERVICE FEES**

By completing the Birmingham Bloomfield Credit Union online bill pay registration, you are agreeing to the following terms and conditions. You also agree to the monthly fee or fees that may be assessed when using the bill pay service. Please refer to our rate and fee schedule.

**HOW TO SET UP PAYEES/PAYMENTS**

If you want to add a new "PAYEE", select the "Payee" tab located in the software. You may add a new fixed payment to a "Payee" by accessing the software and entering the appropriate information. Most other additions, deletions, or changes can be made in writing or by using the service. Birmingham Bloomfield 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). Birmingham Bloomfield Credit Union is not responsible for payments that can not be made due to incomplete, incorrect, or outdated information.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 4 p.m. Eastern Standard Time (EST).

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:

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 anytime prior to the cutoff time on the scheduled processing date.

## **AVAILABLE FUNDS**

Inability to Process Bill Payments Due to Insufficient or Uncollected Funds -

a. Should a Bill Payment not be processed because there are insufficient or uncollected funds in your Checking Account on the day the transaction is scheduled to occur, all applicable fees will be charged to your designated checking account. Please refer to our current Fee schedule. In all cases, you are responsible for either making alternate arrangements for the Bill Payment or rescheduling the Bill Payment through Online Banking.

b. You may authorize new payment instructions or edit previously authorized payment instructions for bill payments that are either one-time payments, or recurring payments by 4:00 p.m. the day before the Bill Pay is scheduled to be paid.

c. If there are insufficient funds in your account to make the bill payment request, we may either refuse to make the payment or make the payment and transfer funds from any overdraft protection account you have established.

## **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 to use the Bill Pay service, you must notify Birmingham Bloomfield Credit Union to 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. Birmingham Bloomfield 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.

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

Birmingham Bloomfield 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 Financial Institution's agent.

#### **AMENDMENT**

Birmingham Bloomfield 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 Birmingham Bloomfield Credit Union's records, by posting notice in branches Birmingham Bloomfield Credit Union, or as otherwise permitted by law.

#### **TERMINATION**

Birmingham Bloomfield Credit Union has the right to terminate this agreement at any time. You may terminate this agreement by written notice to Birmingham Bloomfield Credit Union. Birmingham Bloomfield Credit Union is not responsible for any fixed payment made before Birmingham Bloomfield Credit Union has a reasonable opportunity to act on your termination notice. You remain obligated for any payments made by Birmingham Bloomfield Credit Union on your behalf.