

# Unitus Community Credit Union

## uOnline & Mobile Bill Payment Service

(Online Bill Payment Service)

(Effective 06/25/2019)

When you register for Online Bill Payment Service, checking shares are the only shares from which payments that you authorize will be deducted. You will be given the ability to set up merchants, institutions, or individuals that you would like to pay. You are not permitted to designate governmental agencies, courts, or other legally mandated payments (e.g., taxes, child support). All payees must be in the United States. We reserve the right to not allow the designation of a particular merchant or institution.

You or any persons who you have authorized to use your Online Banking or Online Bill Payment Service or any password can perform the following transactions:

### 1. Make Bill Payments.

Pay any designated merchant, institution, or individual in accordance with this agreement, a fixed recurring amount or a variable amount from your first-listed checking account.

**a. Setting up Payees:** Select the Bill Pay Dashboard within the BillPay widget. Select the "Add Payee" button and follow the prompts. Select business for a large corporation and select person for a local agency or individual you pay for services.

**b. Payments:** You may add a new payment to a "Payee" by selecting payee on the Bill Pay Dashboard within the Bill Pay widget. Complete the appropriate information to set up a one time or reoccurring payment.

Unitus is not responsible for payments that cannot be made due to incomplete, incorrect, or outdated information.

### 2. Obtain Information.

Obtain information (payee information, payment status information, etc.) about your Online Bill Payment account status.

### 3. Bill Payment Transactions.

You authorize us to process Bill Payments from your first-listed checking account. You may use the Online Bill Pay Service to initiate two (2) different types of payment transactions:

**a. 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 5:00AM, and 12:00 PM. A payment submitted after the cut-off time will be processed on the next cycle.

**b. Recurring:** If you designate a Bill Payment as a Recurring transaction is processed it will be automatically rescheduled by the system. The schedule is based on the 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 (weekends and holidays), it will process on the next business day.

### 4. Transaction Limits.

There is a dollar limit on any one Bill Payment of \$9,999.99, or the available balance in your designated account, whichever is less. Transfers to or from any account are subject to the terms and conditions applicable to that account as set forth in the [Membership & Account Agreement](#) and [Fee Schedule](#). Online Bill Pay is available virtually any time, day or night, seven (7) days a week. However, Online Bill Pay may be temporarily unavailable due to record updating or technical difficulties.

## **5. Payees.**

You may schedule payments to payees located in the United States. You may not make payments to a federal, state, or local government, or other categories of payees we designate from time to time. When you transmit an Online Bill Pay instruction to us, you authorize us to transfer funds to make the Online Bill Pay transaction from your account. We will process Bill Payment requests only to those payees Unitus has designated in its User Instructions and such payees as you authorize.

## **6. Processing Payments.**

The amount of your requested Bill Payment will be deducted from your account on the "Send On" date and will be processed by us on that date. Therefore, you must have sufficient funds available to cover your payment by the daily cut-off time; currently 5:00 AM, and 12:00 PM.

Bill Payments are delivered to the payee either electronically, which may take up to two (2) full business days from the "Send On" date, or by check to those payees who choose not to accept electronic payments, which may take up to five (5) full business days from the "Send On" date. It is your responsibility to schedule your Bill Payments in such a manner that your obligations will be paid on time. The system will calculate the Estimated Arrival Date of your payment. If you do not allow sufficient time or your account has insufficient funds, you assume full responsibility for any late payments, finance charges that may be imposed, or other actions taken by a payee as a result of a late (or unpaid) payment. If a payment is correctly scheduled with sufficient time, and the payment was not received by the payee, or was received late, Online Bill Pay Member Service will assume responsibility.

You will be notified by the email address on file, and within your Online Bill Pay profile if a payment fails due to non-sufficient funds. The Online Bill Pay Service will automatically attempt to retry the payment up to three times; processing times are 5AM PST, and 12PM PST. If the payment is successful on the next day, you will not be notified again. If the payment fails on the retries, you will be notified again.

Unitus will not process any Online Bill Pay Payment if we know the required transaction information is incomplete. In any event, Unitus will not be liable for any transaction that contains incorrect or incomplete information. If there are insufficient funds in your account to make the Online Bill Pay request, the payment will not be processed. Unitus reserves the right to refuse to process payment instructions that reasonably appear to the Credit Union to be fraudulent or erroneous.

## **7. Cancelling or Changing Bill Payments.**

A bill payment can be changed or cancelled any time prior to the cut off time on the scheduled processing day.

If you discover an error in or want to change a payment instruction (i.e., payment date or payment amount) for a Bill Payment that you have already scheduled for transmission through the Online Bill Pay Service, you may electronically edit or cancel your payment request through the Online Bill Pay Service. Your cancellation or change request must be entered and transmitted through the Online Bill Pay Service by 12:00PM or 5:00PM on the "Send On" date. If your request is not entered in a timely manner, you will be responsible for the payment.

If you wish to place an oral stop payment on a future Bill Payment transaction, Unitus must receive your oral stop payment request at least three (3) business days before the payment is scheduled to be made. You may call Unitus at 1-800-452-0900 to request a stop. If you wish to place a stop payment on a Bill Payment check that has already been issued, please call 1-877-904-8126 to request a stop payment. If you call, Unitus may require you to confirm your stop payment request in writing within fourteen (14) days after the call. There may be a Bill Pay inactivity fee assessed, the details can be found on the [Fee Schedule](#).