

I/We agree to:

- ✓ All terms and conditions of the West Branch Valley FCU's Electronic Bill Payment Service Agreement (Copies can be obtained from the online site);
- ✓ Any amendments to these agreements which may be made from time to time;
- ✓ Be subject to the rates and fees in accordance with WBVFCU's Rate and Fee Schedule, more specifically:
 1. In the event funds are not available, standard return check or NSF overdraft fees will be assessed. Excessive NSF violations may result in WBVFCU closing your account.
 2. If a stop payment is issued for a payment being made through West Branch Valley FCU's Electronic Bill Payment system, it will be subject to the standard stop payment fee.
 3. In the event funds are not available in your share draft account and an automated transfer from your share account is performed (i.e. overdraft protection), such transfers will be subject to the standard overdraft protection fee.
 4. If your West Branch Valley FCU's Electronic Bill Payment account is deactivated for non-usage (after ninety (90) days of inactivity), a \$5.00 fee will be assessed to re-activate your account.
 5. While there are no current plans to assess any monthly or per item fees, WBVFCU reserves the right to charge for any and all services utilized through its Electronic Bill Payment System.

I also understand that anyone with whom I share my Password shall be considered an Authorized User.

Signature: _____ Date: _____
Primary Member (*Required*)

Signature: _____ Date: _____
Joint Owner

For Office Use Only

<i>Processed By:</i>	<i>Date</i>	<i>Email</i>	<i>Passwords</i>	<i>Codes</i>