

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>

Bill Paying Agreement/Disclosure

This is your bill paying agreement with West Branch Valley Federal Credit Union.

You may use West Branch Valley Federal Credit Union bill paying service, Electronic Bill Payment, to direct West Branch Valley Federal 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 (The Account Rules).

"You" or "Your" means each person who is authorized to use the service. "Payee" means anyone, including the Credit Union, you designate and the Credit Union accepts as a "Payee".

HOW TO SET UP PAYEES/PAYMENTS

- * If you want to add a new "PAYEE", select the "Payee" tab located in your Bill Pay application or speak to a service representative.
- * You may add a new fixed 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.
- * The 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).
- * The 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 process date, provided the payment is submitted prior to the daily cut-off time on that date. The daily cut-off time, which is controlled by the Credit Union, is currently 2:00 PM Eastern.

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 process date, the payment will be processed on the first business day following the designated process 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 process date is calculated for the next occurrence of the payment. If the calculated process 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 process date for the new occurrence of the payment is adjusted to the first business date prior to the calculated process date.
- * If the recurring payment's "Pay After" option is selected, the process date for the new occurrence of the payment is adjusted to the first business date after the calculated process 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 process date, then the last calendar day of that month is used as the calculated process date.

SINGLE AND RECURRING PAYMENTS

The system will calculate the Estimated Arrival Date of your payment, this is only an estimate, please allow ample time for you 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 process date.

AVAILABLE FUNDS

You agree to have available and collected funds on deposit in the account you designate in amounts sufficient to pay for all bill payments requested, as well as, any other payment obligations you have to the Credit Union.

* The Credit Union reserves the right, without liability, to reject or reverse a bill payment if you fail to comply with the above requirement or any other term of this agreement.

* If you do not have sufficient funds in the account and the Credit Union has not exercised its right to reverse or reject a bill payment, you agree to pay for such payment obligations on demand.

* You further agree the Credit Union, at its option, may charge any of your accounts with the Credit Union to cover such payment obligations.

* Be subject to the rates and fees in accordance with West Branch Valley Federal Credit Union'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 West Branch Valley Federal Credit Union closing your account.

2. If a stop payment is issued for a payment being made through West Branch Valley Federal Credit Union'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 Federal Credit Union'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, West Branch Valley Federal Credit Union reserves the right to charge for any and all services utilized through its Electronic Bill Payment System

The Credit Union reserves the right to change the cut-off time. You will receive notice if it changes.

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, you must notify the Credit Union and 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.

* The 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.

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

* The 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 Credit Union's agent.

* In any event, the Credit Union will not be liable for any special, consequential, incidental, or punitive losses, damages, or expenses in connection with this agreement or the service, even if the Credit Union has knowledge of the possibility of them.

* The Credit Union is not liable for any act, failure to act or delay in acting if it is caused, in whole or in part, by any cause beyond the Credit Union's reasonable control.

AMENDMENT TERMINATION

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

* The Credit Union has the right to terminate this agreement at any time.

* You may terminate this agreement by written notice to the Credit Union.

* The Credit Union is not responsible for any fixed payment made before the Credit Union has a reasonable opportunity to act on your termination notice.

* You remain obligated for any payments made by the Credit Union on your behalf.

SERVICE FEES

While there are no current plans to assess any monthly or per item fees, West Branch Valley Federal Credit Union reserves the right to charge for any and all services utilized through its Electronic Bill Payment System

.

MISCELLANEOUS PRODUCT FEES

* Overnight Fee: \$14.95

* 2nd Day Fee: \$9.95 Standard or \$4.95 Economy

* Charitable Donations: \$1.99

* Gift Pay: \$2.99

* Reactivation Fee: \$5.00

* NSF Fee: \$39.00

* Stop Payment Fee: \$20.00