

# Online/Mobile Bill Pay Service Disclosures

## A. Using the Service

The RBCU Online/Mobile Banking Payment Service allows you to schedule bill payments through RBCU Online/Mobile Banking. You can schedule, at your option, for the payment of your current, future and recurring bills from any of your RBCU checking accounts. There is no limit to the number of payments that may be authorized. You may pay any merchant or individual through the use of RBCU Online/Mobile Banking. We are unable to process any payment of taxes or court-directed payments through RBCU Online/Mobile Banking Payment Services. By furnishing us with the names of payees/merchants, you authorize us to follow the payment instructions to these payee/merchants that you provide us through RBCU Online/Mobile Banking. When we receive a payment instruction (for the current or a future date), we will remit funds to the payee on your behalf from the funds in your selected checking account. When RBCU Online/Mobile Banking receives a payment instruction, you authorize it to charge your checking account and remit funds on your behalf so that the funds arrive as close to the business day designated by you as reasonably possible. While it is anticipated that most transactions will be completed on the exact day designated, it is understood that due to circumstances beyond the control of RBCU Online/Mobile Banking, particularly delays in handling and posting payments slow-responding companies or financial institutions, some transactions may take a day or even a few days longer.

For this reason, it is recommended that all payments transfers be scheduled to at least (7) seven business days before the actual due date, not the late date. If you properly follow the procedures described herein, and RBCU Online/Mobile Banking fails to deliver a payment on the scheduled payment date, RBCU Online/Mobile Banking will bear the responsibility for late charges (\$50.00 maximum). In any other event, including, but not limited to, choosing a payment date less than (7) seven days prior to the actual due date, the risk of incurring and the responsibility for paying any and all charges or penalties shall be borne by you.

RBCU Online/Mobile Banking will use its best efforts to process all your payments properly. However, RBCU Online/Mobile Banking shall incur no liability if it is unable to complete any payments initiated by you through RBCU Online/Mobile Banking payment services because of the existence of any one or more of the following circumstances:

1. Your account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your overdraft protection account.
2. The RBCU Online/Mobile Banking processing center is not working properly and you know or have been advised by the service about the malfunction before you execute the transaction.
3. You have not provided RBCU Online/Mobile Banking with the correct names or account information for those persons or entities to whom you wish to direct payment.
4. Circumstances beyond the RBCU Online/Mobile Banking's control such as, but not limited to, fire, flood, or interference from an outside force that would prevent the proper execution of the transaction, RBCU Online/Mobile Banking has taken reasonable precautions to avoid those circumstances.

You have the right to stop or change any scheduled payment. You must cancel the payment by no later than 6 PM (Central Time), on the Payment Date, by using the DELETE function on the RBCU Online/Mobile Banking "Pending Payment" screen.

RBCU reserves the right to terminate your use of RBCU Online/Mobile Banking bill payment service in whole or part, at any time without prior notice.

If, for any reason, you should ever wish to cancel RBCU Online/Mobile Banking bill payment services, we strongly suggest that you cancel all future bill payments at the same time that you cancel your service, either by deleting those payments yourself using RBCU Online/Mobile Banking or calling RBCU's Member Service at **612-798-7100** or **1-800-967-7228 (RBCU)**. This will ensure that future payments and transfers made by you will not be duplicated. We will automatically delete all outstanding payment orders (all individual payments and all recurring payments) once we have been notified that your service has been terminated. We will continue to maintain your accounts until you notify us otherwise.

## **B. Bill Pay Fees**

The monthly fee for RBCU Online/Mobile Banking payment services is **\$0.00**. This fee covers unlimited bill payments to anyone you wish to pay in the U.S. These fees cover service for the previous month and are effective upon enrollment. Fees will be charged to your payment account, whether or not bill payments are made out of that account, or any other account linked to RBCU Online/Mobile Banking payment services.

Additionally, you agree to pay any special charges in effect as announced by the Credit Union from time to time. These charges are in addition to the fees and service charges specified in your applicable checking, savings, overdraft protection account agreements (for example, uncollected or overdraft charges on your checking account). If the payment account has insufficient funds to cover fees, the Credit Union will deduct the fee from any other checking account linked to RBCU Online/Mobile Banking (in any order we may choose). If the fee cannot be paid, we may cancel your Bill Pay service. After cancellation, your Bill Pay service may be reinstated by contacting RBCU Member Service once sufficient funds are available in your payment account to cover the bill payment fees and any other pending transfers or debits.

## **C. Changes to Charges, Fees or Other Terms**

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We reserve the right to change the charges, fees or other terms described in this Agreement. However, when changes are made to any fees or charges, we will notify you Online/Mobile, or send a notice to you at the address shown on our records, or send you an electronic mail message (E-mail). The notice will be posted or sent at least thirty (30) days in advance of the effective date of any additional fees for Online/Mobile transactions, or of any stricter limits on the type, amount or frequency of transactions or any increase in your responsibility for unauthorized transactions, unless an immediate change is necessary to maintain the security of the system. If such a change is made, and it can be disclosed without jeopardizing the security of the system, we will provide you with electronic or written notice within thirty (30) days after the change. As always, you may choose to accept or decline changes by continuing or discontinuing the accounts or services to which these changes relate. We also reserve the option, in our business judgment, to waive, reduce or reverse charges or fees in individual situations. Changes to fees applicable to specific accounts are governed by the applicable Deposit Agreement and Disclosure.

## **D. Disclosure of Account Information**

You understand that in addition to information furnished pursuant to legal process, some information about your accounts may automatically be disclosed to others. For example, the tax laws require disclosure to the government of the amount of the interest you earn, and some transactions, such as certain large currency and foreign transactions, must be reported to the government. The Credit Union may also provide information about your account(s) to persons or companies the Credit Union believes would use the information for reasonable purposes, such as when a prospective creditor seeks to verify information you may have given in a credit application or a merchant calls to verify a check you have written. In addition, the Credit Union routinely informs a credit bureau when accounts are closed by the Credit Union because they were not handled properly. The Credit Union may also seek information about you from others, such as a credit bureau, in connection with the opening or maintaining of your account. You authorize these transfers of information.

## **E. Disclosure of Account Information to Third Parties**

We will disclose information to third parties about your account or transfers you made:

1. When it is necessary to complete the transfers;
2. In order to verify the existence and conditions of your account for a third party, such as a credit bureau or merchant;
3. In order to comply with a government agency or court orders; or
4. If you give us written permission.

## **F. Questions or Error Correction on RBCU Online/Mobile Banking Transactions**

In case of questions or errors about RBCU Online/Mobile Banking funds transfers through RBCU Online/Mobile Banking involving your account, here is what you should do:

- Contact **RBCU** by electronic mail (E-mail)
- Fax **RBCU** at **612-798-7192**
- Telephone **RBCU** at **612-798-7100** or **1-800-967-7228 (RBCU)**