

# SafePay

## **ONLINE BILL PAYMENT AUTHORIZATION**

I AUTHORIZE Safe 1 Credit Union to post payment transactions generated by personal computer and/or telephone using SafePay Bill Paying Service to the account indicated on the form being sent electronically. I understand that I am responsible for all bill payments I initiate and subject charges for using this service. If at any time I decide to discontinue this service, I will provide written notification to Safe 1 Credit Union, 1400 Mill Rock Way, Bakersfield, California, 93311. My use of the SafePay Bill Paying Service signifies that I have read and accept all terms and conditions that have been provided to me electronically by Safe 1 Credit Union.

I UNDERSTAND that payments may take up to ten (10) business days to reach the vendor and that they will be sent either electronically or by check. Safe 1 Credit Union is not liable for any service fees or late charges levied against me. I also understand that I am responsible for any loss or penalty that I may incur due to lack of sufficient funds or other conditions that may prevent the withdrawal of funds from my account.

## **SAFEPAY ONLINE BILL PAYMENT AGREEMENT AND DISCLOSURE**

### **SafePay Requirements**

To use SafePay, you must be a member of Safe 1 Credit Union, have an active checking account in good standing, be enrolled in the Online Banking Service provided by Safe 1 Credit Union, know your account number and PIN, have access to a personal computer and Internet service.

### **Methods and Restrictions**

Payments are made to your payee either electronically via the Automated Clearing House (ACH) or by check or laser draft. The method of payment depends upon the processing method that can be accommodated by the payee or by our bill payment service provider. It is important that you take into consideration what method of bill payment will be used when scheduling bill payments to ensure payment deadlines are met. If the payee accepts electronic bill payment, the payment may take up to four business days to process. If the payee does not accept electronic bill payment, the payment will be sent in a check form, and may take up to ten business days to process.

### **Transactions Available**

You may use your SafePay service to perform the following transactions:

- Add/Edit Merchants: Merchant refers to the entity to which you pay bills. The merchant can be a company, organization, or individual. The Add/Edit Merchant feature allows you to add merchants, to delete merchants from or edit merchant information on your personal list of merchants.
- Make nonrecurring payments from checking: This feature allows you to schedule one-time payments to merchants. This feature enables you to specify the amount of the payment and the processing date.
- Make recurring payments from checking: This feature allows you to schedule recurring payments to merchants.
- View History: View History permits you to see payments made over a specified time period.

### **Limitations on Transactions**

The following are limitations to the use of the Credit Union's Bill Payer Service:

- The maximum transaction amount is \$9,999 during any 24-hour period;
- Bill payments can only be made from your checking account;
- SafePay services are limited to one checking account per member;
- If you close the designated checking account, all scheduled payments will be stopped;
- You cannot stop a payment if the payment has already been processed;
- You can schedule payments 24 hours a day, seven days a week, however, payments scheduled on a Saturday, Sunday, or holiday will be processed within one to two business days;
- SafePay may not be used for accounts that require two or more signatures;
- SafePay may not be used for court-directed payments, tax payments or any other government related payments, and foreign payments;
- Blocked accounts due to Non Sufficient Funds activity will result in cancellation of all scheduled payments.

**Right to Stop Payment of Preauthorized Transfers and Right to Receive Notice of Varying Amounts**

- Right to stop payment and procedure for doing so: If you have told us in advance to make regular payments out of your account, you can stop these payments by using the following procedure. Call at 661-327-3818 or write to us at 1400 Mill Rock Way, Bakersfield, CA. 93311, in time for us to receive your request three business days or more before the payment is scheduled. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call.
- Notice of varying amounts: If these regular payments vary in amount, the person you are going to pay should notify you when it will be made and how much it will be for at least ten (10) days before each payment. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.

**Member Responsibilities**

You are responsible for:

- Any late payment, late fees, interest payments, and service fees charged by merchant(s);
- Any overdraft, NSF or stop payment fees charged by the Credit Union as a result of these transactions;
- Data input of payee information (payment amount(s), name, address and any other pertinent information);
- Written notification to the Credit Union in the event you wish to cancel this service; and
- You must allow sufficient time for bill payments to be processed so that the funds can be delivered to the merchant on or before the due date.

Safe 1 Credit Union is responsible only for exercising ordinary care in making authorized payments and mailing or sending payments. Safe 1 Credit Union is not liable for damages incurred for insufficient funds, mail delays, changes of merchant address, payments not credited in a timely manner, or any other circumstances beyond their control. Safe 1 Credit Union reserves the right to terminate my use of the SafePay Online Bill Payment Service, in whole or in part, at any time without prior notice.

By clicking "Accept", I authorize Safe 1 Credit Union to enroll me in the SafePay Online Bill Payment program and agree to the above terms in addition to the terms of the Truth In Savings and Electronic Funds Transfer Disclosures provided when I originally joined Safe 1 Credit Union or enrolled in Online Banking.