

Welcome to Bill Pay

ELECTRONIC BILL PAY AUTHORIZATION

Landmark Credit Union's Free Bill Pay service enables you to set up recurring payments, make onetime payments, and track your payments to individual merchants. There is no need to write checks and go to the post office. You can do this right from your home or office! You will be notified electronically within the next few business days that your service has been activated on your account.

Application is subject to approval by Landmark Credit Union. A Landmark Credit Union Checking Account in good standing is required. "Good standing" is defined as a) regularly making deposits sufficient to cover transactions; b) bringing the account to a positive balance at least once every thirty days, and; c) absence of outstanding legal orders on the account. Your submission of this application certifies that the application has been supplied truthfully, accurately and voluntarily and therefore authorizes Landmark Credit Union to investigate your financial responsibility through any credit reporting agency and/or by any other reasonable means.

Your submission of this application authorizes Landmark Credit Union to post payment transactions generated by phone call, computer, and/or mobile device from Bill Pay to the checking account indicated on the electronic application. You understand that you are in full control of your account. If at any time you decide to discontinue this service, you will provide written notification to Landmark Credit Union. Your use of Bill Pay signifies that you have read and accepted all these authorization terms here provided.

You understand that payments sent electronically may take up to 5 business days to reach the payee and payments sent by check may take longer than 5 business days. The payee is estimated to receive the check payment on the 'deliver by date' listed at the time the payment is scheduled. Landmark Credit Union is not liable for any service fees or late charges levied against you.

You understand that you are responsible for any loss or penalty that you may incur due to lack of sufficient funds or other conditions that may prevent the withdrawal of funds from your account.

Other Disclosures:

Use of Third-Party Processor - We may use a non-affiliated third party (the "Bill Pay Processor") acting on our behalf to process payments made through Bill Pay. Checks and electronic transfers may be drawn on and/or initiated by the Bill Pay Processor, rather than Landmark Credit Union. If a payment is returned for insufficient or uncollected funds, you will be liable to Landmark Credit Union or its Bill Pay Processor. Landmark Credit Union or its Bill Pay Processor may use third parties in its collection of this debt. Landmark Credit Union will be identified as the Electronic Bill Payment Sponsor in instances where you are liable to the Bill Pay Processor.

Consumer Liability - Tell us at once if you believe your Access Code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you believe your code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your code, and we can prove we could have stopped someone from using your code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows payments that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Contact us in the event of an unauthorized payment. If you believe your Online Banking login credentials have been lost or stolen or that someone has or may make a payment from your account without your permission, contact our Member Service Department at:

LANDMARK CREDIT UNION
Attn: Member Service Dept.
555 S. Executive Drive
Brookfield, WI 53005
(262) 796-4500

Business days - For purposes of these disclosures, our business days are Monday - Friday. Holidays are not included.

Payment Types and limitations - You may use your Bill Pay account to make payments to any payee you select or enter, with the funds deducted directly from your Landmark Credit Union Checking account. **You agree to have available funds in your checking account on the SEND ON DAY you select, and the funds must remain available in the account until the payment is debited.** Payments will be limited to amounts up to \$9,999.99 and a maximum daily limit of \$19,999.99.

Confidentiality - We will disclose information to third parties about your account or the payments you make: i) Where it is necessary for completing the payment, or ii) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or iii) In order to comply with government agency or court orders, or iv) If you give us your written permission.

Periodic statements - You will get a monthly account statement for your Checking account showing your Bill Pay activity, including the date that the payment was deducted from your account. If there is no account activity in a particular month, you will receive a statement at least quarterly.

Right to Stop Payment and procedure for doing so - If you have authorized recurring or nonrecurring payments, you may stop the payment as long as it is pending (on or before the "send on" date).

If the payment has already been deducted from your account, you may request a Stop Payment Order for any bill paid by CHECK by calling FIS at 1-800-823-7555. If the check has not cleared the

FIS account, FIS will stop the payment for a fee of \$25.00, which will be deducted from your Checking account the following month. If the check was issued more than 10 business days earlier, there will be no charge for the stop payment order.

Electronic payments cannot be stopped once they are sent. If you fail to stop payment of an authorized recurring or non-recurring payment, you will be liable to Landmark or its Bill Pay Processor, for your loss or damages.

Amendment - We may amend this Agreement at any time and the changes will be reflected in this document. The Agreement in its then-current form will always be available online at <http://www.landmarkcu.com/disclosures/bill-pay-terms> and you agree to check the Agreement periodically to make sure you remain comfortable with it. We may require that you accept changes at the time you sign in or we may provide Notice to you at your e-mail or mailing address on file. Amendments will be effective upon the date posted. If you do not want to be bound by any changes, you must not use Bill Pay after their effective date.

Termination; Availability - We may terminate or suspend this Agreement, or terminate, suspend or limit your access privileges to Bill Pay, in whole or part, at any time for any reason without prior notice, including but not limited to, your failure to access Bill Pay for a period of six (6) months or greater. The obligations and liabilities of the parties incurred prior to the termination date shall survive the termination of this Agreement for all purposes.