

Bill Pay is a complimentary service used to make payments from your designated account to chosen Payees. Terms and conditions of this agreement are in addition to account agreements, disclosures, and other documents in effect at Utah Power Credit Union. Authorized Bill Pay users are defined as "You" or "Your," and "Payee" refers to anyone, including the Credit Union, that you designate.

#### Payees and Payments

- A fixed payment may be added after establishing a new Payee on the Payee tab, and additions, deletions, or changes can be made within Bill Pay.
- Payees may be anyone within the United States, including U.S. territories and APOs/AEO.
- The Credit Union reserves the right to refuse the designation of a Payee.
- The Credit Union is not responsible for payments not made due to incomplete, incorrect, or outdated information.

Processes: A single payment will be processed on the business day (Monday-Friday, except holidays) of the designated process date, if the payment is submitted prior to the daily cut-off time, 12:00PM MST. Payments submitted after the cut-off time will be processed on the next business day. If a non-business date is designated as the process date, the payment will be processed on the next business day.

A recurring payment is processed and automatically rescheduled, and process dates are calculated for the next occurrence of the payment based upon selected frequency settings. If the process date is a non-business day, it is adjusted based upon the following:

- If Pay Before option is selected, the process date for the new occurrence is adjusted to the first business day before calculated process date.
- If Pay After option is selected, the process date for the new occurrence is adjusted to the first business day after calculated process date.
- If the frequency settings specify the 29, 30, or 31 for processing, and that day does not exist in the month of the calculated date, then the last calendar day of that month will be used.
- The system will calculate an estimated arrival date for single and recurring payments, but you must allow time for payments to reach Payees.

Available Funds: You agree to have available funds in the designated account to pay for all payments requested, along with any other payment obligations you have at 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 requirements.
- You agree to pay for payment obligations on demand if you do not have sufficient funds and if the Credit Union has not exercised its right to reverse or reject a bill payment, and you agree that the Credit Union may charge your Credit Union account to cover payment obligations.
- The Credit Union reserves the right to change the cut-off time and will notify you of changes.

Cancelling a Payment: A payment can be changed or cancelled prior to the cutoff time on the scheduled process date.

#### Liability

- You must notify the Credit Union if you want to terminate another person's Bill Pay authority, and you are responsible for any request that is duplicated or contains an error.
- The Credit Union is not responsible for a payment not made if instructions are not followed and is not liable for any failed payments.
- The Credit Union is not responsible for your acts, or those of another person, without limitation.
- The Credit Union is not liable for any special, consequential, incidental, or punitive losses, damages, or expenses in connection with this agreement or the service.

Termination

- The Credit Union has the right to change or terminate this agreement at any time or as permitted by law, and you reserve the right to terminate this agreement by written notice to the Credit Union.
- The Credit Union is not responsible for any fixed payment made before there is reasonable opportunity to act on your termination notice, and you are obligated for any payments made by the Credit Union on your behalf.

No fee is charged to use Bill Pay. Miscellaneous fees may be charged for expedited payments and will be displayed before processing transaction.