

## Make a Payment Terms and Conditions

You are not required to pay us via our Internet payment option. However, when you choose this payment option you are agreeing to be bound by the terms and conditions stated below.

- You may use your checking or savings account, debit or credit card when making payments to us. There is a **\$15.00** convenience fee if you choose to use your debit/credit card. There is no fee when using a checking or savings account.
- You are authorized to make payments or withdrawals from the checking or savings account. If you are using a debit/credit card you are an authorized user of that card.
- You have sufficient funds in the checking/savings account at the time you make each payment.
- If a payment is returned due to non-sufficient funds “NSF” you agree to pay a **\$29.00** NSF fee.
- Payments that are returned to us as NSF may be retried two (2) times.
- After your payment has been processed you will be emailed a confirmation of the payment. It is your responsibility to print this page for your records and proof of payment.
- If you wish to stop a payment, it is your responsibility to notify the Credit Union in writing at least 3 business days prior to the scheduled payment.
- It is your responsibility to notify the Credit Union that your loan has been paid off.

An email confirmation may be sent to you however, we are not responsible if the email is not delivered to you and will not retransmit an email confirmation to you.

You must make your payment one or more business days in advance of the date you want the transaction to be posted, in order to provide us sufficient time to process your request.

Once submitted, your personal information is stored in a highly secure environment and used in the following manner:

- To conduct secure online transactions
- To send a transaction confirmation email to you

We are committed to protecting your privacy on our secure website, but you are encouraged to exercise caution—especially when disclosing personal information in public areas on the Internet. These include chat areas, general emails and message boards. We strongly suggest that you keep all account information and passwords to yourself.