



## **Online Banking and Bill Pay: Program Disclosures**

### **ONLINE BANKING SERVICES**

#### **System Requirements**

Online Banking services allow convenient access to your account information 24 hours a day. To use Online Banking, you must have a computer, modem, Internet Service, browser, your account number and a PIN or Access Code.

#### **Transactions Available**

You may use the Online Banking service to perform the following transactions:

- Obtain account/loan balance information;
- Obtain loan payment due date and payoff information;
- Obtain last dividend, date and amount;
- Obtain clearance of specific checks;
- Transfer funds between your checking, share/savings account and Line of Credit;
- Download transaction information to personal financial management software from checking and share/ savings account;
- Make loan payments; and
- Pay bills through Bill Payer from checking.

### **BILL PAY SERVICE**

#### **System Requirements**

To use the Bill Pay service, you must have a computer, modem, Internet Service, browser, your account number and a PIN or Access Code.

#### **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 also stop any of these payments. Here's how: Call at 800.343.6328 for Bill Payer Services or write to us 2100 E Route 66, Suite 100, Glendora, CA 91740, in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also

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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 will tell you ten (10) days before each payment, when it will be made and how much it will be. 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.

### **Transactions Available**

- You may use the Bill Pay 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 Bill Pay service:
- Bill payments can only be made from your checking account;
- If you close the designated bill payment checking account, it is your responsibility to stop all scheduled and recurring payments; and
- 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.

### **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

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electronic bill payment, the payment will be sent in a check form, and may take up to ten business days to process.

### **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

## **MOBILE BANKING SERVICES**

### **Services**

The Mobile Banking service allows you to access your account information through your smart phone. You may access the Mobile Banking service either by mobile application or mobile Web browser. The Mobile Banking service also allows you to request and receive account information and notification via text message.

### **System Requirements**

To use the Mobile Banking service, you must have a mobile device with a service plan that includes data and Internet access with Secure Socket Layer (SSL) capability and a Mobile Banking service user name and password. Third party fees may apply for data, text messaging and Internet access. Contact your mobile device carrier for additional information.

- To access the Mobile Banking service using the Mobile Web Banking option, visit [www.AmericasChristianCU.com](http://www.AmericasChristianCU.com) on your mobile Web browser.
- To access the Mobile Banking service using the application option, download the America's Christian Credit Union Mobile Application from your device's application store. The Operating System version must be compatible with the latest version of the application, as determined by your device's application store.

### **Transactions Available**

- You may use the Mobile Banking service to perform the following transactions:

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- Obtain account/loan account balance information;
- View account/loan account history;
- Transfer funds between your shares, checking, or Lines of Credit; and
- Unsubscribe from the SMS feature of the Mobile Banking service.

## **REMOTE / MOBILE DEPOSIT CAPTURE SERVICES**

To use Remote Deposit Capture, you must have a compatible supported mobile device with an enabled camera and internet access. The service is made available through use of the application provided through the Online Banking Services. Additional Remote Deposit Capture service disclosures will be provided to you when you enroll in and utilize the service.

### **Requirements for Electronic Images**

An electronic image must contain a complete, legible and accurate image of the front and back of the check. The back of the check must include your signature endorsement and any restrictive endorsement language as specified by the Credit Union. Please refer to your Remote Deposit Capture service disclosures for more information about specific requirements for electronic images. The Credit Union reserves the right to refuse to accept any check for deposit through the Remote Deposit Capture service that does not bear the required restrictive endorsement.

### **Cut-Off Times and Crediting**

Items transmitted using the Remote Deposit Capture service are not subject to the funds availability requirements of Federal Reserve Board Regulation CC, and therefore longer hold delays may apply to these deposited items. Cut-Off Times: Remote Deposit Capture deposits successfully received before the 4:00 PM PST cut-off time will be processed for same day credit. ACCU is open for business every Monday through Friday (with the exception of Federal Reserve holidays).

Cut-Off Time Exception: It is also the policy of ACCU to close at noon on Christmas Eve and Good Friday. When Christmas Eve and/or Good Friday fall on a regularly scheduled work day, Remote Deposit Capture transactions must be successfully submitted by 11:00 AM PST on Christmas Eve and/or Good Friday to receive same day credit for the deposit.

### **Deposit Limitations**

Additional deposit limitations will apply. Please refer to the detailed Remote Deposit Capture service disclosure for more information.

## **REGULATIONS RELATING TO FUND TRANSFERS**

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## **Applicable Law**

This agreement and notice applies to funds transfers as defined in the Article 4A of the Uniform Commercial Code and Subpart B of Regulation J of the Board of Governors of the Federal Reserve System.

## **Funds Transfer Cut-Off Time**

The Credit Union may establish or change cut-off times for the receipt and processing of funds transfer requests, amendments, or cancellations. Unless other times are posted for the various types of funds transfers, the cut-off time will be at 12:30 p.m. Pacific Time on each weekday that the Credit Union is open excluding holidays. Payment orders, cancellations, or amendments received after the applicable cut-off time may be treated as having been received on the next funds transfer business day and processed accordingly.

## **Service Charges/Fees**

The Credit Union may charge your account for the amount of any funds transfer initiated by you or by any person authorized by you as a joint tenant or other authorized party with the right of access to the account from which the funds transfer is to be made. Please refer to our Schedule of Fees and Charges for current fees.

## **Security Procedures**

The Credit Union may establish, from time to time, security procedures to verify the authenticity of a payment order. You will be notified of the security procedure, if any, to be used to verify payment orders issued by you or for which your account will be liable. You agree that the authenticity of payment orders may be verified using that security procedure unless you notify the Credit Union in writing that you do not agree to that security procedure. In that event, the Credit Union shall have no obligation to accept any payment order from you or other authorized parties on the account until you and the Credit Union agree, in writing, on an alternate security procedure.

## **Use of Fedwires**

If you send or receive a wire transfer, Fedwire may be used. Regulation J will govern Fedwire transactions, except to the extent of a conflict between Regulation E and Regulation J with respect to remittance transfers, in which case, Regulation E shall govern.

## **Identification of Beneficiary**

If you give the Credit Union a payment order which identifies the beneficiary (recipient of the funds) by both name and identifying or account number, payment may be made by the beneficiary's bank on the basis of the identifying or bank account number, even if the number identifies a person different than

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the named beneficiary. This means that you will be responsible to the Credit Union if the funds transfer is completed on the basis of the identification number you provided the Credit Union.

### **Identification of Beneficiary and Intermediary Bank by Number**

If you give the Credit Union a payment order which identifies an intermediary or beneficiary's bank by both name and an identifying number, a receiving bank may rely on the number as the proper identification even if it identifies a different bank than the named bank. This means that you will be responsible for any loss or expenses incurred by a receiving bank which executes or attempts to execute the payment order in reliance on the identifying number you provided.

### **Provisional ACH Payments**

The Credit Union may at its discretion give you credit for automated clearinghouse (ACH) payments before it receives final settlement of the funds transfer. Any such credit is provisional until the Credit Union receives final settlement of the payment. You are hereby notified and agree, if the Credit Union does not receive such final settlement, that it is entitled to a refund from you of the amount credited to you in connection with that ACH entry. This means that the Credit Union may provide you with access to ACH funds before the Credit Union actually receives the money. However, if the Credit Union does not receive the money, then the Credit Union may reverse the entry on your account and you would be liable to repay the Credit Union.

### **Notice of Receipt of ACH Funds**

ACH transactions are governed by operating rules of the National Automated Clearing House Association. In accordance with these rules, the Credit Union will not provide you with next day notice of receipt of ACH credit transfers to your account. You will continue to receive notices of receipt of ACH items in the periodic account statements which we provide.

### **Receipt of Incoming (Non-ACH) Funds Transfers**

If the Credit Union receives a funds transfer for you or for other persons authorized to have access to your account, you agree that the Credit Union is not obligated to provide you with next day notice of the receipt of the funds transfer. The Credit Union will provide you with notification of the receipt of all funds transfers by including such items in the periodic account statements which we provide. You may, of course, inquire between receipt of periodic statements whether or not a specific funds transfer has been received.

### **Payment of Dividends (or Interest)**

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If the Credit Union becomes obligated under Article 4A to pay interest (or dividends) to you, you agree that the rate of interest (or dividends) to be paid shall be equal to the dividend rate, on a daily basis, applicable to the account at the Credit Union to which the funds transfer should have been made or from which the funds transfer was made.

## **YOUR ABILITY TO WITHDRAW FUNDS**

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written.

We will generally make funds from your deposited checks available to you sooner than we are able to collect the funds for that check. In some cases, checks you deposit may be returned unpaid. You are responsible for your deposits, even if we previously made those funds available to you and you withdrew them. If a check you deposited is returned unpaid for any reason, you will have to repay us and we may assess a returned item fee as set forth in our Fee Schedule, even if doing so causes your account to become overdrawn.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 3:00 pm Pacific Time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3:00 pm Pacific Time or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

### **Longer Delays May Apply**

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.

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- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of your deposit.

### **Special Rules For New Accounts**

If you are a new member, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the 11th business day after the day of your deposit.

### **Deposits at Automated Teller Machines**

Funds from any deposits (cash or checks) made at automated teller machines (ATM's) we do not own or operate may not be available until the fifth business day after the day of your deposit. This rule does not apply at ATM's that we own or operate. All ATM's that we own or operate are identified as our machines.

## **ACH SERVICES**

### **Documentation of Direct Deposit**

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 800.343.6328 to find out whether or not the deposit has

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been made. If the only possible transfers to or from your account are direct deposits or preauthorized deposits, you will get at least a quarterly statement from us.

### **Disclosure of Right to Stop Payment**

- 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 any of these payments. Here's how: Call us at 800.343.6328, or write to us at 2100 E Route 66, Suite 100, Glendora, CA 91740, in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call we may also require you to put your request in writing and get it to us within 14 days after you call.

- Notice of varying amounts.

If these regular payments vary in amount, the person you are going to pay will tell you 10 days before each payment, when it will be made and how much it will be. 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.

### **Transactions Available**

- You may use your ACH services to perform the following transactions:
- Make deposits to your share/savings or checking account;
- Make loan payments;
- Pay bills directly from your share/savings or checking account in the amounts and on the days you request;
- Authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay bills or pay for purchases; and
- Authorize a merchant or other payee to debit your checking account for returned check fees or returned debit entry fees.

All payments and deposits are subject to later verification by us.

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