

## Internet Payment Option Terms and Conditions

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

This Internet Payment Option Terms and Conditions applies only to payments made to us from accounts held with other financial institutions. Payments from accounts held with us are governed by our Remote Access Account Agreement and Disclosure.

- You may use your checking or savings account held with another financial institution or a credit card account held with another financial institution when making a payment to us.
- You represent that you are authorized to make payments/withdrawals from the account used to make the payment.
- You have sufficient funds or available credit in the account at the time you make the payment.
- If a payment is returned due to Non-Sufficient Funds ("NSF") you agree to pay a \$30.00 NSF fee.
- If you make the payment through use of a debit card on your checking or savings account or through use of a credit card, you agree that we may seek to have the payment authorized immediately, and no payment will be made to your loan account if your card is declined.
- Payment posting to the loan (payment credit) is next business day, or on whatever future date you have selected (when this option becomes available). Payments will not post on weekends, banking holidays, or other days in which the banking system is closed. Late fees may be assessed if your payment is not received by the due date\*.
- After your payment has been processed you will be provided a confirmation page containing information about your scheduled payment, including a confirmation number. It is your responsibility to print this page for your records and proof of payment.
- An email confirmation may be sent to you however, we are not responsible if the email is not delivered to your email box and will not retransmit an email confirmation to you.
- You must make your payment and/or transfer one or more days advance of the date you want the transaction(s) to be posted to your account, in order to provide us sufficient time to process your request.

Our electronic payment service is part of the VeriSign Secure Site Program. That means that all information sent to this site during a Secure Socket Layer session (a common security protocol) is encrypted, protecting against disclosure to third parties.

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 transaction confirmation e-mail to you.

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

For more information on online privacy, visit the Federal Trade Commission's site on privacy issues.

### **SECURITY PRECAUTION WARNING**

UNFORTUNATELY, NO DATA TRANSMISSION OVER THE INTERNET CAN BE GUARANTEED TO BE 100 PERCENT SECURE. AS A RESULT, ALTHOUGH EVERY EFFORT IS MADE TO PROTECT YOUR PERSONAL INFORMATION, WE CANNOT ENSURE OR WARRANT THE SECURITY OF ANY INFORMATION YOU TRANSMIT TO US OR FROM OUR ONLINE SERVICES, AND YOU DO SO AT YOUR OWN RISK.

\* If the credit union is closed on the payment due date, a payment made on the next day the credit union is open must be treated as having been made on time.