



Wanigas Credit Union Bill Pay Service Agreement

You may use Wanigas Credit Union's bill paying service, **OneClick**, to direct the Credit Union to make payments from your designated checking account to the "Payees" you choose in accordance with this agreement. The terms and conditions of this agreement are in addition to the account agreements, disclosures and other documents in effect from time to time governing your account.

Service Fees

Wanigas Credit Union offers **OneClick** as a FREE service to our membership. Fees that may be incurred through the use of this service include but are not limited to:

- Overnight rush check = \$19.95
- Second-day rush check = \$14.95
- Second-day electronic = \$4.95

Accessing the Bill Pay Service

Log into your Wanigas Credit Union online account at www.wanigas.com. From there choose "Bill Pay" in the "Services" menu.

Instructions for Setting up Payees & Payments

- **Payees:** If you want to add a new "Payee," first select the "Payee" tab located in the bill pay. The Credit Union reserves the right to refuse the designation of a "Payee" for any reason. You may pay any "Payee" with-in the United States (including U.S. territories and APO's / AEO's).
- **Payments:** You may add a new payment to a "Payee" by accessing the service and entering the appropriate information. Most other additions, deletions, or changes can be made by using the service. The Credit Union is not responsible for payments that cannot be made due to incomplete, incorrect, or outdated information.

The Bill Paying Process

- **Single Payments:** A single payment will be processed on the business day (generally Monday through Friday, except certain holidays) that you designate as the payment's processing date, provided the payment is submitted prior to the daily cut-off time on that date. The daily cut-off time, which is controlled by the Credit Union, is currently 4:00pm. A single payment submitted after the cut-off time on the designated process date will be processed on the next business day. If you designate a non-business date (generally weekends and certain holidays)

as the payment's processing date, the payment will be processed on the first business day following the designated processing date.

- **Recurring Payments:** When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a processing date is calculated for the next occurrence of the payment. If the calculated processing date is a non-business date (generally weekends and certain holidays), it is adjusted based upon the following rules:
 - If the recurring payment's "Pay Before" option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date prior to the calculated processing date.
 - If the recurring payment's "Pay After" option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date after the calculated processing date.

Note: If your frequency settings for the recurring payment specify the 29th, 30th, or 31st as a particular day of the month for processing and that day does not exist in the month of the calculated processing date, then the last calendar day of that month is used as the calculated processing date.

The system will calculate the Estimated Arrival Date of your payment. This is only an estimate, so please allow ample time for your payments to reach your "Payees".

Cancelling a Payment

A bill payment can be changed or cancelled any time prior to the cutoff time on the scheduled processing date by accessing the service.

Available Funds

We may refuse to honor any transaction for which you do not have sufficient available verified funds.

Liability

- You are solely responsible for controlling the safekeeping of and access to your password.
- If you want to terminate another person's authority to use the Bill Pay service, you must notify the Credit Union and arrange to change your password.
- You will be responsible for any bill payment request you make that contains an error or is a duplicate of another bill payment.
- The Credit Union is not responsible for a bill payment that is not made if you did not properly follow the instructions for making a bill payment.
- The Credit Union is not liable for any failure to make a bill payment if you fail to promptly notify the Credit Union after you learn that you have not received credit from a "Payee" for a bill payment.
- The Credit Union is not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be the Credit Union's agent.

Amendment

The Credit Union has the right to change this agreement at any time by notice mailed to you at the last address shown for the account on the Credit Union's records, by posting notice in branches of the Credit Union, or as otherwise permitted by law.

Termination

- The Credit Union has the right to terminate this agreement at any time.
- You may terminate this agreement by written notice to the Credit Union.
- The Credit Union is not responsible for any fixed payment made before the Credit Union has a reasonable opportunity to act on your termination notice.
- You remain obligated for any payments made by the Credit Union on your behalf.