

E-Z PAY PLUS BILL PAYMENT AGREEMENT

This is your E-Z Pay Plus agreement with Christian Financial Credit Union. You may use E-Z Pay Plus to direct Christian Financial Credit Union to make payments from your CFCU checking account to the merchants you select 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 credit union accounts. "You" or "your" means each person who signs the E-Z Pay Plus enrollment form or is otherwise authorized to use the Service. "Merchant" means anyone, including CFCU, that you designate and that CFCU accepts as a payee.

Setting Up Merchant Payments. Complete an E-Z Pay Plus enrollment form. If you want to add a new payee, use the "SET UP ACCOUNTS/PAYEE" on the Internet or speak to a service representative. You may add a new fixed payment to a Payee, only if the Payee is on your authorized list of payees, and by accessing the Service and entering the appropriate information. Most other additions, deletions, or changes can be made in writing or by using E-Z Pay Plus. Christian Financial Credit Union reserves the right to refuse the designation of a Payee for any reason. Each Payee accepted by CFCU will be assigned a payee code. You may pay almost any payee you wish. There are several restrictions: 1) The merchant must be located in the United States; 2) Payments may not be remitted to tax authorities or government and collection agencies; 3) Payments may not be remitted to security companies such as Ameritrade for stock purchases or trade taxing authorities and 4) Court directed payments are unauthorized (Alimony, child support, or other legal debts). Don't forget you can use this system to send payments to your son/daughter in college, pay your local orthodontist, credit cards, charitable donations, etc. A merchant is defined as anybody (company or individual) to whom you want to send money.

CFCU is not responsible if a Bill Payment can not be made due to incomplete, incorrect, or outdated information provided by you regarding a Payee or if you attempt to pay a Payee that is not on your Authorized Payee list.

Accessing E-Z Pay Plus. When you complete your E-Z Pay Plus enrollment form, you will be given an opportunity to request a subscriber ID and Personal Identification Number (PIN). CFCU will make every effort to accommodate your request, however, please make your E-Z Pay Plus PIN number the same PIN number that you use for U@Home Online Banking.

The Bill Paying Process. CFCU will process variable payments on the business day (generally Monday through Friday, except holidays) you designate the bill to be processed, provided the payment request is received prior to the cut-off time set by CFCU, which is currently 2:00 p.m. Eastern Time. Variable bill requests received after the business day cut-off time, or at any time on a non-business day will be processed on the next business day. CFCU reserves the right to change the cut-off time as needed. You will receive timely notification of any change in the cut-off time.

For recurring payment requests, if you designate a processing date of the 28th through the 31st of a month, processing will be initiated on the last calendar day of the month. Otherwise recurring payment requests will be processed on the date you designate. If such date falls on a non-business day, it will result in your payment being processed the next business day.

You must allow at least five (5) business days from the processing date for each bill payment to reach the merchant. It is your responsibility to schedule/activate recurring payments.

You agree to have available and collected funds on deposit in the account you designate in amounts sufficient to pay for all bill payments requested, as well as, any other payment obligations you have to CFCU. CFCU reserves the right, without liability, to reject or reverse a bill payment if you fail to comply with this requirement or any other terms of this agreement. If you do not have sufficient funds in the account and CFCU has not exercised its right to reverse or reject a bill payment, you agree to pay for such payment obligations on demand. You further agree that CFCU may charge any of your accounts at CFCU to cover such obligations.

Any bill payment can be changed or cancelled provided you access E-Z Pay Plus prior to the cut-off time one business day prior to the business day the bill payment is going to be initiated.

Liability. You are solely responsible for controlling the safekeeping of, and access to, your PIN. You are liable for all transactions you make or that you authorize another person to make even if that person exceeds his or her authority. If you want to terminate another person's authority, you must notify CFCU and arrange to change your PIN. You will be responsible for any E-Z Pay Plus request you make that contains an error or is a duplicate of another bill payment. CFCU is not liable for any failure to make a bill

payment if you fail to promptly notify CFCU after you learn that you have not received credit from a merchant for a bill payment. CFCU 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 CFCU's agent. In any event, CFCU will not be liable for any special, consequential, incidental, or punitive losses, damages, or expenses in connection with this agreement or E-Z Pay Plus, even if CFCU has knowledge of the possibility of them. CFCU is not liable for any act, failure to act, or delay in acting, if it is caused, in whole or in part, by any cause beyond CFCU reasonable control.

Amendments and Termination. CFCU has the right to change this agreement at any time by notice mailed to you at the last address shown for the account of CFCU's records, by posting notice in branches of CFCU, or as otherwise permitted by law. CFCU has the right to terminate this agreement at any time. You may terminate this agreement by written notice to CFCU. CFCU is not responsible for any fixed payment made before CFCU has reasonable opportunity to act on your termination notice. You remain obligated for any payments made by CFCU on your behalf.

Fees. The fees for E-Z Pay Plus are based on your relationship with CFCU. E-Z Pay Plus is free with unlimited transactions for all members who have an E-Checking Account at CFCU; and just \$3.00 per month for up to 10 transactions with each additional transaction \$.40 each for all other members who do not have an E-Checking account. Any member being charged the \$3.00 fee will be charged every month until the member cancels the E-Z Pay Plus Service or an E-Checking account has been established at CFCU.

If a member who is enrolled in E-Z Pay plus with E-Checking is inactive in E-Z Pay Plus for three months, they will be deactivated from the service. If a member enrolled in E-Z Pay Plus who does not have E-Checking is inactive for three months, they will be deactivated from the service.

The following charges will only be assessed if you request one or more of the services listed. There will be no charge for any item if needed to correct a CFCU error.

Written Merchant Correspondence.....	\$10.00 each
Proof of Payment Not In Dispute.....	\$10.00 each
Payment Cancelled After Cut-off Time.....	\$7.50 each
Payments Returned Due to Member Error.....	\$10.00 each

CFCU reserves the right to charge you for research time involving payments no longer available in your screen history. You will be informed of any such charges before they are incurred.

Bill payments are processed by Electronic Fund Transfers (EFT). Please see the Electronic Fund Transfer Disclosure Statement received when you opened your account, which discloses important information concerning your rights and obligations.