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BILL PAYER DISCLOSURE

This agreement governs the use of your Internet Bill Payer Service. By enrolling in Bill Payer, you the credit union member hereby authorize your credit union to make payments on your behalf by debiting the member's designated account and transferring the funds to the designated merchant accounts as indicated by the member via Internet Bill Payer. The agreements, rules, and regulations applicable to your checking accounts, savings accounts and other accounts, serviced by your credit union, remain in effect and continue to be applicable, except as specifically stated in this agreement.

DISCLOSURE OF FEES

By accepting this agreement, you will be billed for the Internet Bill Payer service based on the following fee plan.

- No fee for a member using their Bayer HFCU debit card on associated Bill Payer account for 10 or more **signature based** transactions during the calendar month.
- Flat fee of \$5.95 per month
- Applicable fee will be deducted from your credit union account and appear on your statement each month at the end of the month

DISCLOSURE OF PROCEDURES

- When scheduling payments, please allow 2 business Days for electronic payment and 5 business days if paying by check. (Choose a payment date at least 2 days prior to the due date on your bill when paying electronically.)
- Open payee enrollment gives members unlimited capacity to add payees. In order to establish a level of quality control, your payees will be notified. **Successful notification can take up to 4 days.**
- Fees described above apply to the use of Internet Bill payer. Additional fees may be incurred for late payments or insufficient funds on your account.
- There is no limit to the number of payees and payments that you can set up using this service.
- Bayer HFCU encourages you to visit the Account Services tab after enrolling for Bill Payer for a detailed description of procedures.

Everything we do, we do for you!