

BILL PAY DISCLOSURE FOR MEMBERS  
OF  
SOUTHWEST COLORADO FEDERAL CREDIT UNION  
JANUARY 2008

Bill Pay Program Disclosure:

- \* Members must enroll for bill pay and be approved by the Credit Union.
- \* There is a \$5 enrollment fee. If a member is dropped from bill pay and wishes to re-enroll, an additional \$5 fee will be assessed.
- \* If a member does not use bill pay during the month, the member will be dis-enrolled from bill pay by the Credit Union at the end of the business day on the last day of the month.
- \* Only personal accounts are allowed for use bill pay (no business accounts, dbas, trust accounts, organization accounts).
- \* The Credit Union can terminate online banking and bill pay to members, with 10 days written notice, prior to the change.
- \* The Credit Union has the right to change fees for bill pay with 10 days written notice to members.
- \* Any transaction which results in a negative account balance may be refused by the Credit Union. A non-sufficient funds fee will be assessed to these transactions.
- \* The member will not hold the Credit Union responsible for any payment delays that occur for reasons beyond our control.
- \* The member agrees to waive and release any claims against the Credit Union arising from our internet banking or bill pay program except for claims resulting solely from negligent acts or omissions of the Credit Union.
- \* Internet access fees are the sole responsibility of the members and members are requested to install current versions of software, anti-virus, firewalls, and spyware scanning tools.
- \* Currently there is no charge to members for using bill pay.

\_\_\_\_\_  
Signature of accountholder

\_\_\_\_\_  
Date

Bill Pay is offered by this Credit Union using a third party vendor, *MyCU Services*. Members will sign on to bill pay through the Credit Union home banking page. Members are responsible for setting up their accounts for bill pay accounts and monitoring their activity. Bills to be paid will be paid either by ACH electronic withdrawal or by check. Members will know how the bill will be paid after the first time they authorize and schedule their payment. The “debit date” on bill pay is the due date of the bill to the creditor. The “process date” is the date the authorized payment will be processed by the bill pay systems. Funds are deducted from the member’s account at the Credit Union **one business day prior to the process date.** Please be aware that process dates that fall on federal holidays, Saturdays and Sundays will process TWO business days prior to the date. Be aware, the system will not accept a bill payment authorization for a specific due date unless you have authorized this payment with enough lead time.

\_\_\_\_\_  
Signature of accountholder

\_\_\_\_\_  
Date

Account# \_\_\_\_\_ How Paid \_\_\_\_\_ Initials of staff \_\_\_\_\_

# Billpay Enrollment Form

*\* required*

Member Number:  \* digits only

Email Address:  \*

Primary Owner: First Name:  \* MI:

Last Name:  \*

Joint Owner: First Name:  MI:

Last Name:

Joint Owner 2: First Name:  MI:

Last Name:

Social Security Number:  -  -  \* 9 digits

Street Address:  \*

City:  \*

State:  \*

Zip:  \* digits only

Home Phone Number:  -  -  \* digits only

Account Number:  \* digits only

Account Number:  digits only

Account Number:  digits only

**IF SUBMITTED BEFORE 2:00 P.M. EASTERN ON A BUSINESS DAY  
ENROLLMENT CONFIRMATION WILL BE AVAILABLE AT 8:00 P.M. EASTERN**

**Please fill out, print, and return both pages to Southwest Colorado Federal Credit Union  
by mail, fax or in person.**

**15 Bodo Drive  
Durango, CO 81303  
Fax: (970) 247-8784  
Questions? Please Call: (970) 247-5204 or (888) 685-0686**