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EXPEDITED PAYMENT SERVICE DISCLOSURE AND AGREEMENT

Funds will be withdrawn from your account when you submit the Expedited Payment. Payments submitted on a business day before the cutoff time designated by the payee will be made on the same business day.

Payments submitted after the cutoff time will be made on the next business day.

I AUTHORIZE SF Police Credit Union to post payment transactions generated by me through the Bill Pay Service and my use of the Bill Pay service signifies that I have read and accepted all terms and conditions of the Bill Pay Service.

I UNDERSTAND that I must have a SF Police Credit Union checking account to use the Expedited Payment Service and that fees will be charged to my account for each Expedited Payment transaction I initiate.

Terms and Conditions -

Please review the terms and conditions of the service. Click on "Continue" to submit the expedited payment. If you continue, your account will be debited immediately for the amount of the payment plus the expedited fee of \$9.95 per payment and cannot be modified or deleted.

IMPORTANT INFORMATION ABOUT THIS AGREEMENT:

YOU ARE PREPARING TO RECEIVE REQUIRED CONSUMER DISCLOSURES IN AN ELECTRONIC FORM. THEREFORE, THIS AGREEMENT SERVES THE FOLLOWING TWO PURPOSES:

- OBTAIN YOUR AFFIRMATIVE CONSENT TO RECEIVE THE REQUIRED CONSUMER DISCLOSURES IN ELECTRONIC FORM AND PROVIDE YOU WITH A CLEAR AND CONSPICUOUS STATEMENT ABOUT YOUR RIGHTS IN REGARD TO RECEIVING ELECTRONIC CONSUMER DISCLOSURES AS OUTLINED IN THE ELECTRONIC RECORDS AND SIGNATURES IN COMMERCE (E-SIGN) ACT; AND
- PRESENT YOU WITH THE REQUIRED CONSUMER DISCLOSURES FOR THE EXPEDITED PAYMENT SERVICE.

CONSENT TO RECEIVE ELECTRONIC DISCLOSURE BY CLICKING "CONTINUE" BELOW YOU ARE AFFIRMATIVELY CONSENTING TO RECEIVE THE REQUIRED DISCLOSURE IN ELECTRONIC FORM.

This Agreement (the "Agreement") represents the terms and conditions governing the Expedited Payment Service and is between SF Police Credit Union (SFPCU) and you as a consumer of the Expedited Payment Service. Any references to "we", "us" or "our" includes any agent, independent contractor, designee, or assignee that SFPCU involves in the provision of the Expedited Payment Service, and any references to "you", "your" or "yours" includes you and any person authorized by you to access the Expedited Payment Service. Please review this entire document to ensure that you understand the full scope of rights and responsibilities associated with the Expedited Payment Service. This agreement is an extension of the Electronic Funds Transfer agreement in place for the Bill Pay service. You should reference that agreement for information on what to do if you believe there is an error in the service or have a claim related to the service; a description of our privacy policy; a description of your warranties

and authorizations; and a description of additional limitations of our liability in addition to the ones outlined in this document.

Description of Features -

Welcome to SFPCU's Expedited Payment Service. This service allows you to submit payments to participating merchants that will be posted to your account with that merchant on the same day, within the parameters of the Service and other parameters established by the participating merchants. In order for an Expedited Payment to post on the same day, you must submit accurate and complete information for the payment, the payment must be submitted on a day during which the U.S. Federal Reserve System is open for operations, and you must submit the payment prior to the merchant's designated daily cutoff time.

Expedited Payments submitted without complete or accurate information may be rejected or may not post on time. Expedited Payments submitted by you on a non-Federal Reserve business day or submitted by you after the applicable merchant's daily cutoff time will be posted the following Federal Reserve business day. You will be charged a fee for each Expedited Payment you submit, regardless of whether the payment was properly submitted. The cutoff time will be displayed to you before the payment is finalized.

This is NOT a "pay anyone" service where you can make payments to any payee; with this service you can only make Expedited Payments to those merchants that participate in the program and the payments you make under this service are subject to the rules of each merchant as to how they define an expedited payment.

Hours of Access -

You can use the Expedited Payment Service seven days a week, twenty-four hours a day, although some or all services may not be available occasionally due to emergency or scheduled system maintenance, updates or repairs or for other reasons beyond our control.

Expedited Payment Service Limits -

You will not be able to schedule an Expedited Payment for an amount greater than the balance displayed within the bill payment service for the funding account at the time you attempt to schedule the payment.

Additionally, for risk management and security purposes the Expedited Payment Service limits the number of payments and the total amount of payments that you may make per day. You will be given an error message and prevented from fully executing any transaction that exceeds these limits. From time to time we may modify the limits to the frequency or amount of transfers you can make using the Expedited Payment Service. We do not disclose these limits for security purposes. In any event, funds transfers in excess of the then-applicable limits will not be completed.

Fees and other Deductions -

The Expedited Payment Service is a transaction-based service. For each Expedited Payment, a fee of \$9.95 will be added to the amount of the transaction. There are no monthly or recurring fees associated with the service.

Periodic statements -

You will not receive a separate statement for transactions conducted through the Expedited Payment service. These transactions will be noted on your regular periodic statement.

Electronic Communication -

SFPCU Expedited Payment service is an electronic Internet based service. Therefore, you understand that this Agreement will be entered into electronically.

- You have the right to have this disclosure provided or made available on paper or in non-electronic form;
- You have the right to withdraw the consent to have the disclosure provided or made available in an electronic form, but this will result in the termination of your bill payment service;
- The consent to receive electronic consumer disclosures applies to all future required consumer disclosures and any amendments, modifications or supplements in connection with the Expedited Payment service;
- You can update your electronic contact information by using the User Maintenance function within the service or calling the Customer Service number (415) 564-3800 or (800) 222-1391;
- You may request a paper copy of this consumer disclosure for a fee of \$25.00 by calling the Customer Service number noted in this document;
- You understand that to access and retain this disclosure and to use the Expedited Payment service, you must have the following: a PC with a supported Internet browser that has "cookies" enabled and supports 128 bit encryption, an Internet connection for the PC, an e-mail address, and either a printer or sufficient electronic space to store this disclosure.
- You understand we will deliver to you electronically your records of funds transfers and other transactions through the Expedited Payment Service, including without limitation confirmations of individual transactions, and any other communication related to the Expedited Payment service.
- You understand we will deliver to you electronically any customer service communications, including without limitation communications with respect to claims of error or unauthorized use of the Expedited Payment Service.

SF Police Credit Union's Liability -

If we do not complete a properly-submitted Expedited Payment on time or in the correct amount according to our agreement with you, we will be liable for any late fees and/or finance charges assessed against you for the late posting of such payment, excluding any fees or charges assessed on your total outstanding balance with that merchant, subject to limitations and conditions, as more fully described in your Bill Pay Service agreement. We will not be liable for consequential damages that might arise from the payment not arriving in time. Additionally, there are some exceptions. We will not be liable, for instance:

1. If you did not provide us accurate information to successfully complete the payment.
2. If you do not have enough money in your account to complete the transfer.
3. If you are unable to schedule a payment because you have exceeded the risk management limits for the day.
4. If you are unable to schedule a payment because the merchant does not participate in the Expedited Payment service.
5. If you are unable to schedule a payment because the system is unavailable.
6. If you schedule the payment for an incorrect amount.
7. If you schedule the payment to be sent after the due date provided by the biller.
8. If your payment does not comply with the merchant's policies on payment acceptance.

Payment Guarantee -

If a properly scheduled payment is not received and posted on time by the payee, we will attempt to have any late fees or assessed finance charges removed. (Finance charges are calculated based on your payment amount rather than your entire balance.) If the payee is unwilling or unable to remove them, we will pay the fees and finance charges directly to the payee. In addition, we will attempt to have your account noted appropriately to ensure that the situation does not negatively impact your credit rating.

(NOTE: Please refer to your Electronic Funds Transfer Disclosure for important information on the limitations of reimbursable fees and finance charges.) The Payment Guarantee applies to late fees and/or finance charges associated with the late posting of a payment, provided that the following conditions are met:

1. The payment was scheduled to be delivered on or before the due date of your bill, excluding any grace periods. (The one exception to this guideline is that mortgage payments may be scheduled so that the payment is sent on or before the due date, excluding grace periods. For example, a mortgage payment due on July 1st, with a 15-day grace period, must have a "Send On" date no later than July 1st)
2. The payment amount did not exceed \$9,999.99.
3. The payment was not made to an excluded payee:
 - Payments to payees located in the Armed Forces Postal Codes such as AE & AP
 - Payments that failed due to insufficient funds or other reasons
 - Payments to settle securities transactions
 - Payments to payoff special or delayed financing for purchases
 - Payments to credit counseling agencies who pay creditors on your behalf
4. The payment was not made to a prohibited payee. Payments to the following payees are not permitted through this service:
 - Payments to payees outside of the United States
 - Court-ordered payments such as alimony, child support, speeding tickets, etc.
 - Tax entities
 - Collection agencies
5. The information supplied by you is correct (payee name and address, your name and account number as it appears on the payee's records).