Fidelis Catholic Federal Credit Union Bill Pay Service Terms and Conditions

You may use Fidelis Catholic Federal Credit Union’s bill paying service, i-Pay, to direct Fidelis Catholic 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.

**Terminology:**

- “Financial Institution” means Fidelis Catholic Federal Credit Union, Fidelis Catholic, Credit Union.
- "You" or "Your" means you are the person authorized to use the service.
- "Payee" means anyone you designate to pay and that Fidelis Catholic accepts as a payee.

**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 or speak to a service representative by contacting 1-866-456-7088.
- Fidelis Catholic reserves the right to refuse the designation of a “Payee” for any reason.
- **Payments:** You may add a new payment to a “Payee” by accessing the service and entering the appropriate information.
- You may pay any “Payee” within the United States (including U.S. territories and APO’s / AEO’s).
- Fidelis Catholic is not responsible for payments that cannot be made due to incomplete, incorrect, or outdated information.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 Financial Institution, is currently 4:00pm. Eastern Standard Time.

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.

**Single and Recurring Payments**

- 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.

**Available Funds**

- 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 Fidelis Catholic Credit Union. Fidelis Catholic 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 Fidelis Catholic 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 Fidelis Catholic, at its option, may charge any of your accounts to cover such payment obligations.

**Liability**

- You are solely responsible for controlling the safekeeping of and access to your Personal Identification Number (PIN).
- If you want to terminate another person's authority to use the Bill Pay service, you must notify the Financial Institution and arrange to change your PIN.
- You will be responsible for any bill payment request you make that contains an error or is a duplicate of another bill payment.
- Fidelis Catholic is not responsible for a bill payment that is not made if you did not properly follow the instructions for making a bill payment.
- Fidelis Catholic Federal Credit Union is not responsible for a Payee not appropriately crediting your account unless caused by the Credit Union’s gross negligence.
• Fidelis Catholic 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 act as an agent of Fidelis Catholic Federal Credit Union.

Amendment

• Fidelis Catholic 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 our branch locations, or as otherwise permitted by law.

Termination

• Fidelis Catholic has the right to terminate this agreement at any time.
• You may terminate this agreement by written notice to Fidelis Catholic.
• Fidelis Catholic is not responsible for any fixed payment made before the Financial Institution has a reasonable opportunity to act on your termination notice.
• You remain obligated for any payments made by Fidelis Catholic on your behalf.

You may contact us at, Fidelis Catholic Federal Credit Union
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www.fideliscu.org