

Getting Started with Bill Pay

OVERVIEW

This instruction sheet is for members who already use Online Banking/Virtual Branch and are adding Bill Pay to Online Banking Account.

LOGGING IN

1. On the homepage of our website, www.netfcu.org, you will find a blue bar labeled "**Online Banking Login**".
2. Enter your *Logon ID*.
3. Enter your *Security Code*.

**If you forget your Security Code, contact us at 1-800-343-7126 and the Service administrator will reset your Security Code after confirming your identity.*

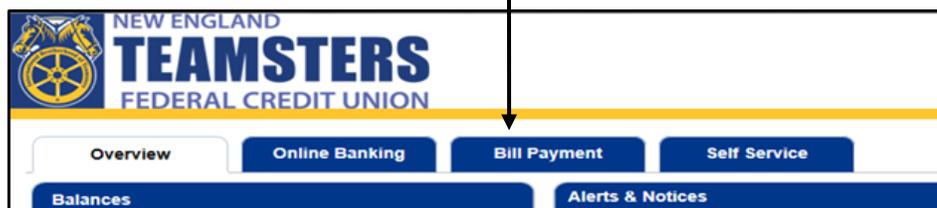
PayIT BILL PAYMENT

PayIT Bill Payment Services, Virtual Branch allows you to schedule payments to merchants, review and change scheduled payments, and review payment history. PayIT offers an alternative to the traditional method of paying bills. Instead of writing a check and mailing the payment to the merchant, you can handle all payments through Virtual Branch. You can schedule payments to be made on certain dates. PayIT provides a confirmation number for every payment and keeps track of your payment history. These features make PayIT an excellent record keeper. You no longer have to keep track of the payments you've made because PayIT does it for you.

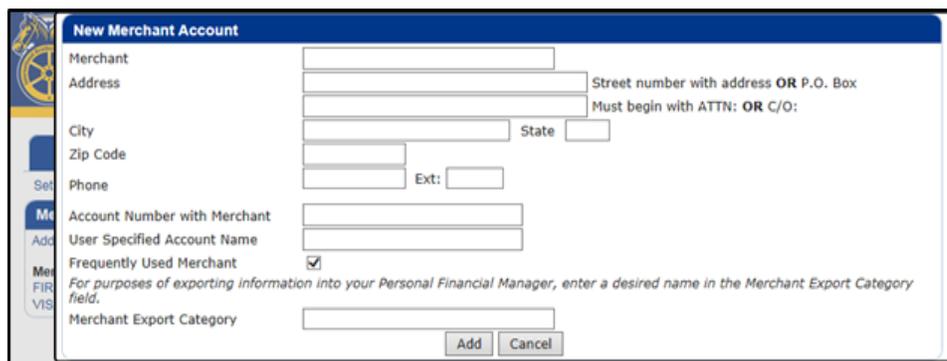
Paying Bills involves three steps:

1. Once you are logged into Online Banking/Virtual Branch, you will see tabs across the top of the screen that will look like the picture below.

One of the tabs will be **Bill Payment**.



2. To add Merchant Accounts and setup payments click Add Merchant. The screen below will pop up.

A screenshot of the 'New Merchant Account' form. The form has a blue header with the title 'New Merchant Account'. It contains several input fields: 'Merchant', 'Address', 'City', 'State', 'Zip Code', 'Phone', 'Ext.', 'Account Number with Merchant', 'User Specified Account Name', and 'Merchant Export Category'. There is a checkbox for 'Frequently Used Merchant' and a note about the 'Merchant Export Category' field. At the bottom right, there are 'Add' and 'Cancel' buttons.

3. Once all the fields are filled in, click Add. On the next page you will be asked to confirm all the information and select how frequent you would like this payment to be made. (i.e. one-time payment, weekly, biweekly, monthly, etc.) You can add as many merchant accounts and payments as you desire.

PayIT uses one of the following methods to pay bills:

- Electronic payment to merchants on our electronic network. When this method is used, it is recommended that you initiate a payment **at least two business days before the due date.**
- Paper payment to merchants who do not receive electronic payments. When this method is used, it is recommended that you initiate a payment **at least five business days before the due date.**

The processing times provided above are recommendations only. Virtual Branch cannot control or guarantee the merchant's timely processing of payments once they are received by the merchant. You should consider allowing more lead-time to ensure that the merchant has ample time to actually post the payment. It is then the merchant's responsibility to post the payment in a timely manner.

You must exercise special care when scheduling payments for government obligations such as taxes and court-directed payments. Ample time for the delivery, processing and posting of a payment should be allowed since you may incur significant penalties as a result of late payments.

If you fail to provide the correct merchant and account information, your payments may not be successfully completed. Your regular Checking Statement will reflect if payments were completed via electronic or paper means and will include the merchants' name.

Virtual Branch supports the following types of payments:

- One-time payment - The payment takes place on the date you specify.
- Automatic payment - Payments occur starting on the date and as many times as you specify for up to 10 years.

Payments that are set up for future dates are called scheduled payments. These payments include one-time payments and automatic payments. The first payment date may be no more than 18 months in the future. Payments are processed on the scheduled date. Payments scheduled for non-business dates (such as January 1 or weekends) are processed on the next business day for one-time payments and on the previous business day for automatic payments.

The **Scheduled Payments** feature allows you to review scheduled payments (one-time and automatic) and change or delete a selected payment before the payment occurs. You may change payment information depending on the type of scheduled payment:

- One-time payment - you can change the amount and date of the payment and the financial account from which the payment is to be made.
- Automatic payment - you can change the amount, next payment date, number of payments, frequency of payments, and the financial account from which the payments are to be made. The changes affect all future payments.

The **Payment History** feature allows you to find and review past payments by specifying the payment details. You may select which payment(s) you want to review. If you do not specify any criteria, all available payment history will be presented. If you specify:

- Merchant name - You will receive all payment history for that merchant.
- Payment dates - You will receive payment history from the start-date to the end-date specified.
- Payment amount - You will receive all payment history within plus or minus \$10 of the specified amount.

If you want to direct the search to a more restricted list of past payments, you may specify any combination of the payment details listed above.

SERVICES TERMS AND CONDITIONS

The following terms and conditions govern the manner in which the New England Teamsters Federal Credit Union will provide Virtual Branch Home Banking and Bill Payment Services to You:

Our Customer Service Information

Our Customer Service is available at 1-800-343-7126 during the following hours:

- From 8:00 am to 4:00 pm week days

After hours, and on Saturdays and Sundays calls are answered by a voice mail system.

Mail may also be addressed to: **New England Teamsters Federal Credit Union**
1 Wall Street, Suite 402
Burlington, MA 01803

Services

You authorize us to utilize IntegraSys to provide the Services to You on Our behalf.

We reserve the right to refuse to make any transfer.

Payment of taxes or court directed payments via the Services is prohibited.

Funds will arrive at Your targeted Merchant and/or Account as close as reasonably possible to the date designated by You in Your payment and/or transfer instruction (Payment Date). Subject to the terms and conditions of this Agreement, You authorize Us, and any third party acting on Our behalf, to choose the most effective method to process Your payment and/or transfer, including, without limitation, electronic, paper or some other draft means. For each properly instructed payment to an eligible Merchant and/or transfer to a targeted Account You will receive a transaction confirmation number (Confirmation Number).

The Payment Date indicated by you must always be a Business Day (as defined below). If it is not, the Payment Date will be deemed to be the first Business Day after the date indicated.

UNLESS YOU RECEIVE A CONFIRMATION NUMBER, WE SHALL NOT BE LIABLE FOR ANY FAILURE TO MAKE A PAYMENT AND/OR TRANSFER, INCLUDING ANY FINANCE CHARGES OR LATE FEES INCURRED AS A RESULT. IT IS ALSO

IMPORTANT THAT THE PAYMENT DATE BE ON OR BEFORE THE MERCHANT DUE DATE, NOT THE LATE DATE, AND, SINCE THE TIME FOR US TO PROCESS YOUR PAYMENT VARIES ACCORDING TO THE PARTICULAR MERCHANT, YOU MUST BECOME FAMILIAR WITH THE PAYMENT PROCESSING TIME FOR EACH MERCHANT YOU DESIRE TO PAY, AND ALLOW THE APPROPRIATE NUMBER OF BUSINESS DAYS BETWEEN THE DAY YOU INPUT YOUR PAYMENT INSTRUCTION AND THE PAYMENT DATE. IN THE EVENT THAT YOU DO NOT ADHERE TO THE OBLIGATIONS SET FORTH IN THIS AGREEMENT, OR YOU SCHEDULE A PAYMENT LESS THAN THE NUMBER OF BUSINESS DAYS BEFORE THE DUE DATE REQUIRED FOR A PARTICULAR MERCHANT, YOU WILL BEAR FULL RESPONSIBILITY FOR ALL PENALTIES AND LATE FEES AND WE WILL NOT BE LIABLE FOR ANY SUCH CHARGES OR FEES. THE SERVICE ASSUMES NO LIABILITY FOR THE LATE POSTING OR MISAPPLICATION OF PAYMENT ONCE FUNDS ARE RECEIVED BY MERCHANTS. THIS ABSENCE OF LIABILITY, HOWEVER, DOES NOT PRECLUDE SERVICE FROM WORKING TO RESOLVE THESE TYPES OF ISSUES WHEN THEY ARISE. IF REQUIRED WE WILL BE RESPONSIBLE FOR PROVIDING PROVISIONAL CREDIT IF PAYMENT DISPUTES THIS ACTION.

Limitation Under no circumstances will we be liable if we are unable to complete any transfers initiated in a timely manner via the Services because of the existence of any one or more of the following circumstances:

1. You do not obtain Confirmation at the time You initiate a payment and/or transfer.
2. The designated Account does not contain sufficient funds to complete the payment and/or transfer.
3. You have closed the designated Account.
4. We have identified You as a credit risk and have chosen to (i) make all payments and/or transfers initiated by You via the Services utilizing a paper, as opposed to electronic, method, or (ii) to terminate Your subscription to the Services.
5. The Services, Your equipment, the software, or any communications link is not working properly and You know or have been advised by Us about the malfunction before You execute the transaction.
6. You have not provided Us with the correct information for those Merchants to whom You wish to direct payment or Accounts to which You wish to make a transfer.
7. The Merchant mishandles or delays handling payments sent by Us.
8. Circumstances beyond our control (such as, but not limited to, fire, flood, or interference from an outside source) prevent the proper execution of the transaction and We have taken reasonable precautions to avoid these circumstances.

WE ARE NOT RESPONSIBLE FOR ANY OTHER LOSS, DAMAGE OR INJURY, WHETHER CAUSED BY YOUR EQUIPMENT OR SOFTWARE, THE SERVICES, OR ANY TECHNICAL OR EDITORIAL ERRORS CONTAINED IN OR OMISSIONS FROM ANY USER GUIDE/BROCHURE RELATED TO THE SERVICES. WE SHALL NOT BE RESPONSIBLE FOR ANY DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGE ARISING IN ANY WAY OUT OF THE INSTALLATION, USE OR MAINTENANCE OF YOUR EQUIPMENT, SOFTWARE OR THE SERVICES, EXCEPT WHERE THE LAW REQUIRES A DIFFERENT STANDARD.

Payment Cancellation/Modification Except for those transfers which are completed immediately, you may cancel or modify a transfer up to 2:00 p.m. Eastern Time (ET) the same Business Day you schedule for transfer.

Statements All transfers made via the Services will be listed on your monthly Account statements (Statement) that you receive from us.

New Services We may, from time to time, introduce new services or enhance the existing Services. We shall notify you of the existence of these new or enhanced services. By using these services when they become available, you agree to be bound by the obligations concerning these services, which will be sent to you.

Care of Your Security Code and Security You agree that you will not give your Services security code (Security Code) or make it available to any other person. If you believe that Your Security Code has been lost or stolen, or that someone has made payments and/or transfers using Your Security Code without Your permission, notify Us IMMEDIATELY by phone any time during Customer Service hours or send an electronic message through the Service.

Your Liability for Unauthorized Payments If you believe that your Security Code has been lost or stolen; notify Us IMMEDIATELY as provided above in order to keep your possible losses down. If you notify us within two (2) Business Days after you learn of the loss or theft, your maximum liability is \$50.00.

If you do NOT notify us within two (2) Business Days after you learn of the loss or theft of your Security Code, and we can prove that we could have prevented someone from using Your Security Code if you had told us in time, your maximum liability is \$ 500.00.

If your Statement contains payments and/or transfers that you did not make, notify Us IMMEDIATELY. If You do not notify Us within sixty (60) days after the Statement was mailed to You, You may not get back any of the money You lost if We can prove that We could have stopped someone from taking the money if You had told Us in time. If a good reason (such as a hospital stay or a long trip) prevented you from telling Us, We may at our discretion, extend the time.

Errors and Questions Contact Us as soon as possible at either the address or telephone number described above if You think that a payment and/or transfer listed on Your statement is in error or if You need more information about a payment and/or transfer listed on the Statement. We must hear from you no later than sixty (60) days after you received the first Statement on which the problem or error appeared.

When you call or write Us, You must:

1. Tell your name and User ID.
2. Describe the Payment and/ or transfer you are unsure about (Merchant Name, Account Information, Transaction Date, Transaction Amount) and explain as clearly as you can why you believe it is an error or need more information. If possible, please provide us with the Confirmation Number for such transaction.
3. Tell us the dollar amount of the suspected error. If you tell us orally, or by using the Services' electronic mail, we may require that you send your complaint in writing within ten (10) Business Days. We will tell you the result of our investigation within ten (10) Business Days after we receive your complaint and will correct any Services error promptly. If we need more time, we may take up to forty-five (45) days to investigate the complaint or question. If we decide to do this, we will recredit Your Account within ten (10) Business Days after we hear from you, for the amount you think is in error in order that you may have the use of the money during the time it takes to complete our investigation. If we ask you to put your question or complaint in writing and we do not receive it within ten (10) Business Days, we may not recredit your Account.

If we decide that there was no error, we will mail or transmit to you a written explanation within three (3) Business Days after we have completed the investigation, and within ten (10) Business days of the date of such explanation, We will debit your account of the amount previously recredited to you for use during the time we took to complete our investigation. You may ask for copies of documents used during our investigation.

Disclosure of Account Information to Third Parties We will only disclose information to third parties about Your Accounts:

- When it is necessary for completing payments and/ or transfers;

- In order to comply with a government agency or court order; or
- If you give us your permission.

Charges

You will be charged a monthly fee for the Bill Pay Services plus any applicable sales and use taxes. You may pay all Service charges from a designated Account. Please see Fee Schedule for a list of applicable fees. In the event of Your failure to timely pay Us, You authorize Us to effect automatic payment from one of Your Accounts by electronic, paper or other draft means.

In the event we are unable to process a Services transaction, (if, for example, there are insufficient funds in Your designated Accounts) the transaction will result in a "Failed Payment and/or Transfer". In such event, we will charge the total cost of the transaction, including any service charges, to you. In the event of repetitive Failed Payment and/or Transfer, We reserve the right to suspend your subscription to the Services. This suspension may be without prior notice to you. If your subscription is suspended, transactions which were previously initiated may still continue to be processed unless canceled and confirmation of such cancellation is provided as specified below. Suspension will be handled by Customer Service and all inquiries and correspondence relating thereto including requests for reinstatement should be directed to Customer Service. In the event your subscription is suspended, we will notify you by mail to your listed address. In the event that Your claim or debt has to be referred to a third party for collection, You agree, to the extent permitted by law, to pay all costs and fees incurred in collecting the outstanding balances, including reasonable attorneys' fees and court costs.

Fee Schedule You agree to pay us the fees to be published by us from time to time.

Additional Terms and Conditions

1. In addition to the foregoing, you agree to be bound by and comply with the requirements of the Services User Guide and applicable state and federal laws and regulations. We agree to be bound by them too.
2. We reserve the right to terminate your use of the Services, in whole or in part, at any time without prior notice.
3. You may cancel your subscription to the Services, upon thirty (30) days prior notice to Customer Service. You will be responsible for all Payments and/ or transfers you have requested prior to termination and for all other charges, fees, and taxes incurred.
BE SURE TO CANCEL ALL OUTSTANDING PAYMENT AND/ OR TRANSFER ORDERS WITHIN THE 30-DAY NOTIFICATION PERIOD. WE WILL NOT BE LIABLE FOR PAYMENTS AND/ OR TRANSFERS NOT CANCELLED OR MADE DUE TO YOUR ACTIONS RELATED TO SERVICE TERMINATION.
4. These Terms and Conditions, the Services User Guide and applicable Services fees and charges may only be altered or amended by us. In such event, we shall send notice to you at your listed address or transmit notice of the alteration or amendment over the Services. Your use of the Services following receipt of such notice constitutes acceptance of such alterations or amendments.
5. In the event of a dispute regarding the Services, you and we agree to resolve this dispute by looking to these Terms and Conditions. These Terms and Conditions shall supersede any and all other representations made by you or our employees.
6. These Terms and Conditions shall be governed by and construed in accordance with the laws of the State of Massachusetts.
7. Business Days are Monday through Friday excluding normal banking holidays.