

Canyon State Credit Union Canyon State Online Bill Pay Agreement

Introduction. Canyon State Credit Union, ("we", "us", "our") and you are entering into this Agreement for us to provide you with access to our online bill delivery, payment and management services (the "Bill Pay Services"), our Bill Pay Web site (the "Bill Pay Site"), and our data (the "Data") in consideration of the payment of the fees we charge and subject to the terms of this Agreement. In this Agreement, "Biller" means a third party whose billing statements you have requested us to present to you online under the terms of this Agreement, and "Business Day" means every Monday through Friday, excluding Federal Reserve holidays

Bill Pay is an Access Option to perform withdrawals or transfers on your account(s) by electronic technology. Your rights and responsibilities concerning your account(s) are covered by your Internet Banking Agreement, Membership and Account Agreement, your Truth-in-Savings Rate and Fee Disclosure and our Privacy Policy.

Accessing Bill Pay Service. In order to access the Bill Pay Web site, you first must be enrolled in Canyon State Online. Canyon State Online Bill Pay can be accessed from any Canyon State Online access channel, but Payees can only be added via your Canyon State Online Internet Banking website.

Method of Payment. When you sign up for the Bill Pay Services, you must designate at least one Canyon State checking account as your Bill Payment Funding Account. You may designate more than one Canyon State checking account as Bill Pay Funding Accounts, either when you sign up for Bill Pay or later. If you add a Funding Account later, you will need to enter the Canyon State Credit Union Routing & Transit Number – 322172849, in addition to the additional Funding Account. Payments will be made from the funding account you designate, either electronically, or using a check drawn on your account. The maximum amount that a payment can be issued for is \$5,000.00 per item or maximum \$10,000 daily. You agree to maintain a balance in your checking account that is sufficient to fund all payments you initiate. You further agree that we may charge a service fee for any returned payment, including, but not limited to, returns resulting from insufficient funds in your account, the fact that your account is closed, or because you provided incorrect account or routing information to us. You agree that if there are insufficient funds in your account, we may (but we are not obligated to) advance the funds to make payment to the payee. You agree to pay us promptly on our request for any amounts that we have provided to fund any payment you have requested.

Bill Pay Management. You are responsible for your bill pay management; including establishing a funding account for each payee, setting up payees, setting up bill presentment, and scheduling payments. Payments will be remitted (sent) on the date you schedule.

Stop Payments.

A Stop Payment order cannot be placed once an electronic bill payment transfer has been made and your account has been debited on the scheduled payment date.

After a scheduled check payment has been remitted (but not yet paid from your account), you may stop payment by notifying the Credit Union at 623-580-6000 or 1-800-224-3330. However, we will continue to charge your funding account for other recurring payments until the expiration date you set for the payments or the date you cancel the recurring payments through the Bill Pay Service, whichever occurs sooner. A stop payment fee may apply; see schedule of fees.

Our Right to Refuse to Make Payments. You agree not to use the Bill Pay Service to make payments to payees outside the United States (a "Prohibited Payment") or that are a Specifically Designated National by the Office of Foreign Asset Control. You further agree that the following payments ("Restricted Payments") are discouraged, but may be scheduled at your own risk: (i) tax payments to the Internal Revenue Service or any state or other government agency, (ii) court-ordered payments, such as alimony or child support, or (iii) payments to insurance companies. In the event we make an error in processing a Restricted Payment, you agree that we will not have any responsibility for any negative impact to you and you will be responsible for collecting any overpayment we have forwarded. The fact that we make a mistake in processing a Restricted Payment does not mean that we cannot collect from you or your account any funds we sent to the payee on your behalf. We will not notify you if you attempt to make a Prohibited Payment or a Restricted Payment and we will not be liable if we do not make a Prohibited Payment or a Restricted Payment. We may refuse to make any payment that we believe to be prohibited by law. If you fail to maintain a balance in the funding account that is sufficient to fund any payment that you initiate, we may refuse to make any subsequent payment for as long as we determine to be necessary or appropriate or we may terminate this agreement.

Canyon State Bill Pay.

With Bill Pay you can set up payees, schedule recurring and non-recurring payments and set up e-bill presentment from your Billers.

Billing Statements. You authorize us to contact electronic Billers on your behalf and to receive your billing statements and billing data, including the right to periodically access third party Biller Web sites designated by you ("Biller Sites"), on your behalf, to retrieve your electronic billing data ("eBill"). You agree that we are your agent for these limited purposes. You represent and warrant to us that you have the authority to appoint us as your agent to receive your billing statements, to view and download your eBills, and to use your name, passwords, usernames and any other information you provide to us for purposes of providing the Bill Pay Service for you. You agree that we may use and store this information

on our servers. You are responsible for all charges associated with our use of any Biller Site on your behalf and you agree to comply with the terms of use for the Biller Site.

Mail Sorting and Shredding

You authorize and direct us to open all electronic mail we receive on your behalf, whether or not the mail is also or only addressed to you.

Payment Addresses. We reserve the right to change the address used for paper payments, without notification, in the following situations:

1. The information returned by our address cleansing process determines the format of the address does not comply with the USPS standards.
2. We have determined that the address provided is not a valid address for the Biller.
3. The Biller has closed the address, and provided us (via the USPS) with the new address.
4. We have established a relationship with the Biller to send payments to a different address than the one provided on the statement.
5. In all cases, we attempt to act in a way to expedite the proper posting of your payment.

Bill Pay Service Fees

Basic Service Fees

- Pay Anyone with Bill Pay – No Monthly charge

However; additional fees may be assessed as disclosed in our Fee Schedule. All fees are subject to change from time to time upon a 30 day notice to you.

Consent to Electronic Communications. This is an electronic, Internet based-service. Therefore, you understand and agree that this Agreement will be entered into electronically, and that the following categories of information ("Communications") may be provided by electronic means:

1. This Agreement and any amendments, modifications or supplements to it.
2. Your records of any payment and other transactions through the Bill Pay Services, including without limitation payment histories and confirmations of individual transactions.
3. Any disclosures or notices provided in connection with the Bill Pay Services, including without limitation those required by federal or state law (including without limitation initial disclosures, periodic statements, periodic and annual error resolution notices, initial and annual privacy notices, opt-out notices, and change-in-terms notices.
4. Any customer service communications, including without limitation communications with respect to claims of error or unauthorized use of the Bill Pay Services

5. Any other communication related to the Bill Pay Services.

Although we reserve the right to provide Communications in paper format at any time, you agree that we are under no obligation to do so. All Communications in either electronic or paper format will be considered to be "in writing." You should print a paper copy of this Agreement and any electronic Communication that is important to you and retain the copy for your records. If you do not wish to receive this Agreement or the Communications electronically, you may not use the Bill Pay Services.

If you have opened Bill Pay Services with us and you wish to withdraw your consent to have Communications provided in electronic form, you must close your Bill Pay Services as described in the Term and Termination section of this Agreement and stop using the Bill Pay Services. There are no fees to close your Bill Pay Services with us.

You agree to promptly update your Bill Pay Services records with us if your e-mail address or other information changes. You may update your Bill Pay Services records, such as your e-mail address, as described in the Changes to Your Information section of this Agreement.

Communications may be posted on the Bill Pay Site or other Web site disclosed to you and/or delivered to the e-mail address you provide. All electronic Communications will be deemed to have been received by you no later than five (5) Business Days after we send it to you by e-mail or post the Communication on the Bill Pay Site, whether or not you have received the e-mail or retrieved the Communication. An electronic Communication by e-mail is considered to be sent at the time that it is directed by our e-mail server to the appropriate e-mail address. An electronic Communication by posting to the Bill Pay Site is considered to be sent at the time it is publicly available. You agree that these are reasonable procedures for sending and receiving electronic Communications.

Change of Mailing Address, Email Address, and Other Information

You agree to notify us immediately of any change in your mailing address, email address, or other particulars relevant to your accounts with us. To change your email address for Bill Pay, please call Canyon State Credit Union at 623-580-6000 or 1-800-224-3330 or submit the request on the Change of Contact Information form under Secure Online Forms in Internet Banking..

Privacy. We do not sell individual customer names or nonpublic personal information to third parties, and have no intention of doing so in the future. Our Privacy Policy is posted on our Web site. Subject to our Privacy Policy, we may use, modify, and create new material using your bill content and other personal information only to provide the Bill Pay Service to you. By using the Bill Pay Service, you certify that you are the sole owner of your billing account information, or that you are authorized on behalf of all owners of the billing account information to authorize us to use the information for the purposes set out above. We will only disclose information about you to third parties if:

1. it is necessary to complete a transaction;
2. it is necessary to verify the existence and condition of your deposit account;
3. it is necessary to comply with a governmental agency or court order;
4. it is permitted by law;
5. you give us your written permission; or
6. you ask us to assist with posting of a payment at a payee

Joint Owners. An account having more than one owner is called a joint account. Each joint owner is bound by all the terms and conditions of this Agreement, and all references to "you" and "your" in the Agreement shall include all joint owners. Each joint owner agrees to be jointly and individually responsible for all charges and other obligations of any and all joint owners under this Agreement. Unless we are otherwise notified, in writing, by all owners of an account, each joint owner has full and independent authority to use the Bill Pay Service, the Bill Pay Site, and the Data as if they were the sole owner, and without the consent of or notice to any other joint owner. Such powers include, without limitation, the authority to: (a) view all billing data and pay bills or other obligations of any joint owner; (b) order the payment or transfer of funds from the funding account, whether or not such joint owner is an owner of the funding account; (c) receive notices, confirmations, statements, demands and other communications concerning the Bill Pay Service for and on behalf of all owners; (d) terminate, modify or waive any provision of this Agreement to the extent permitted herein; (e) close the account at any time. Unless we are notified in writing by all owners of an account, we may: (a) honor the orders and follow the instruction of any one joint owner, without liability to any other joint owner(s), and without any obligation to give notice to other joint owners, or to inquire whether such other owners consent; (b) honor any payment order from a joint account owner even though it may create an overdraft in any account (and all joint owners are jointly and severally liable for repayment of overdrafts created by any joint owner); (c) honor stop payment requests (including orders that no further payments be permitted from the account) from any joint owner, whether the original payment order was authorized by that owner or another joint owner; and (d) treat any notice required or permitted to be given concerning the account as being given to all joint owners when such notice is given to any one joint owner.

Service and Support. We have contracted with a third party service provider, to offer this Bill Payment service. Although we have performed a great deal of due diligence in choosing our service provider, you understand that this service is not provided directly from the Credit Union. **For service and support of the Bill Payment product, please contact Canyon State Credit Union at 623-580-6000 or 1-800-224-3330.**

Usage Limitations, Obligations and Availability. You agree that you will not provide access to the Bill Pay Services to any party other than yourself and other joint owners of your Bill Pay account, and you will take reasonable precautions to safeguard your password and keep it confidential. If you permit other persons to use the service or your password or other means to access your account, you are responsible for any transactions they authorize.

You agree to use the Bill Pay Services and the Data only for lawful purposes. You are responsible to provide at your own expense all necessary telephone lines, Internet connection and equipment needed to access the Bill Pay Services. You must maintain the confidentiality of your assigned username and password for the Canyon State Online Services and you are responsible for all charges incurred under your username and password, unless otherwise provided under these terms. The availability of the Bill Pay Services, the Bill Pay Site and the Data may be subject to interruption and delay due to causes beyond our reasonable control.

Entire Agreement. These terms and any terms or rules disclosed in the Bill Pay Site regarding use of the Bill Pay Services are the entire understanding and agreement between you and us with respect to the Bill Pay Service and supersede any other oral or written agreements.

Changes to the Bill Pay Service and this Agreement. We reserve the right to change the Canyon State Online Bill Pay Agreement, including fees, in our sole discretion and from time to time, without notice to you except as required by applicable law. If you do not agree to any amendments, you may stop using the Bill Pay Services and terminate this Agreement as described below. Your use of the Bill Pay Services after you are notified of any change will constitute your agreement to the change.

Term and Termination. You may terminate (cancel) this Agreement by providing us with at least thirty (30) days prior written notice of termination, provided, however, that we may require you to contact Canyon State Credit Union at 623-580-6000 or 1-800-224-3330 to arrange for account closing and to confirm your identity. We may terminate this Agreement at any time upon notice to you, which may be delivered via e-mail to your e-mail address reflected in our records. In addition, if either party breaches a material provision of this Agreement, then the other party will have the right to terminate this Agreement immediately by giving notice to the party in breach. The termination of this Agreement shall not affect any fees or charges already due to us from you.

Disclaimer of Warranty. YOU EXPRESSLY AGREE THAT USE OF THE BILL PAY SERVICE AND THE DATA IS AT YOUR SOLE RISK, AND THE BILL PAY SERVICES, THE BILL PAY SITE, AND THE DATA ARE PROVIDED "AS IS" WITH NO WARRANTIES WHATSOEVER, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF AVAILABILITY, RELIABILITY, NON-INFRINGEMENT, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

Limitation of Liability. IN NO EVENT WILL WE BE RESPONSIBLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE BILL PAY SERVICE. OUR TOTAL, AGGREGATE LIABILITY TO YOU IS LIMITED TO THE AGGREGATE AMOUNT OF FEES YOU HAVE PAID FOR THE BILL PAY SERVICE DURING THE THREE (3) MONTHS PRECEDING THE EVENT GIVING RISE TO YOUR CLAIM.

You must select the processing date for any payment, or specify a payment rule in the system that automatically selects this date for you, for each bill received. This date should be at least six (6) Business Days prior to the payment due date to ensure that there is enough time for the Biller to receive and post the payment to your account. As we cannot control the U.S. Postal Service or other aspects of the various systems and processes that together ensure that your payments get from us to your Billers, we cannot guarantee that any payment will be received by the payment due date, and we are not responsible for any costs, expenses or other damages you incur if your payment is not received by the Biller on or before the payment due date. However, if you have followed our rules, allowed us sufficient time to make the payment, and we have issued you a confirmation number for a payment, we will reimburse you for any late charge assessed to you because we did not send that payment, **up to a maximum of \$50.00 per late payment**, unless we are not responsible to you for one of the reasons listed below. We may require that you provide us with satisfactory written documentation of any late fee before making reimbursement to you.

THIS IS OUR ONLY OBLIGATION TO YOU FOR ANY PAYMENT DELAYS OR FAILURE. IN ADDITION, IF YOU DO NOT FOLLOW THESE RULES OR IF YOU DO NOT ALLOW US ENOUGH TIME TO COMPLETE A PAYMENT, YOU ALONE ARE RESPONSIBLE FOR ANY PENALTIES OR LATE CHARGES ON THAT PAYMENT.

We may set an expiration date for any payment check we issue from our own account. If we do this, we may stop payment of the check if the payee does not cash the check on or before the expiration date. We will then notify you and issue a credit to your funding account for the amount of the check.

We are not responsible for any failure to complete or delay in completing any payment due to any of the following:

1. Your funding account does not contain sufficient funds to complete the payment or the charge is rejected or returned by your bank or financial institution.
2. Your funding account is closed.
3. We identify you as a credit risk and choose to complete all your payments by paper means, or to terminate your use of the Services.
4. The payee rejects or returns the payment for any reason.
5. Your equipment, software or any communications link is not working properly.

6. The Bill Pay Service is down and you know or we have told you about the problem before you send the payment.

7. You have provided us with incorrect information about the payee you wish to pay.

8. The payee mishandles or delays handling or posting any payment we send.

9. Circumstances beyond our control (for example, fire, flood, interference from an outside source, postal delays) prevent or delay the transfer or payment from being completed.

We may set a maximum dollar amount for payment and/or refuse to permit any bill payment if we reasonably believe such refusal is necessary or advisable for security reasons.

If we duplicate a payment or process a payment for the wrong amount, we will use our reasonable best efforts to recover your funds from the payee. However, if an overpayment causes a credit to your account with a payee, we may notify you of that fact and you will be responsible to make appropriate arrangements with the payee to receive a refund of the credit or have it applied against future balances. You will remain responsible to reimburse us for any funds we have paid on your behalf.

Indemnity. You agree to defend, indemnify and hold us harmless from and against any third party claims, including any damages, costs, expenses and attorneys' fees arising out of your use of the Bill Pay Services or the Data.

Periodic Account Activity Statement. We will send you a monthly account activity statement. Your statement will include a summary of all your account activity and transactions for the preceding month (the "Periodic Account Statement"). You agree to promptly review each Periodic Account Statement and to notify us immediately if there are any suspected unauthorized payments or errors.

Procedures. If your Username and Password Has Been Lost, Stolen, or Compromised or There Has Been Unauthorized Use of Your Username and Password. If you believe that your Username and Password has been lost or stolen, or that someone is using your Username and Password without your permission, notify us IMMEDIATELY in order to keep your possible losses down. You are responsible for all payments authorized by use of your Username and Password.

The following is our contact information:

Telephone Number: 1-623-580-6000 or 1-800-224-3330

E-mail Address: memberservice@canyonstatecu.org

Mailing Address: 3440 W. Deer Valley Road

Phoenix, AZ 85027

If you notify us within two (2) Business Days after you learn of the loss or theft of your Access ID, your maximum liability for unauthorized electronic funds transfers is \$50.00. If you do NOT notify us within two (2) Business Days after you learn of the loss or theft of your Access ID, and we can prove that we could have prevented someone else from using your account had you done so, your maximum liability for unauthorized electronic funds transfers is \$500.00.

If your account statement shows payments through the Bill Pay Services that you did not authorize, 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 electronic funds transfers from your account after the close of this sixty (60) day period and before you notify us if we can prove that we could have prevented the unauthorized electronic funds transfers had you told us in time. If a good reason (for example, a hospital stay or a long trip) prevented you from telling us sooner, we may, if we choose, extend this time.

An "unauthorized electronic funds transfer" is an electronic funds transfer conducted by a person who does not have actual, implied, or apparent authority to use your account, and which does not benefit you. If you give your username and password to another person, all electronic funds transfers by that person are authorized unless and until you notify us that payments by that person are no longer authorized.

Error Resolution

In case of errors or questions about your electronic transfers, call (623) 580-6000 or (800) 224-3330 or write Canyon State Credit Union, 3440 W. Deer Valley Road, Phoenix, AZ 85027, as soon as you can. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, we must hear from you no later than 60 days after we sent the **First** statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days (20 business days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this we will re-credit your account within 10 business days (20 business days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) for the amount

you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or questions in writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide there is no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.