

Premier Credit Union

General Terms & Conditions – Premier Bill Pay Service

PLEASE READ THE FOLLOWING TERMS AND CONDITIONS CAREFULLY. THEY GOVERN YOUR ACCESS AND USE OF THIS PREMIER BILL PAY SERVICE.

BY ACCESSING OR USING THIS SERVICE, YOU AGREE TO BE BOUND BY THESE TERMS AND CONDITIONS AND ACCEPT THEM IN FULL, AS THEY MAY BE MODIFIED BY PREMIER CREDIT UNION (for purposes of these terms and conditions the term "Premier Credit Union" includes Premier Credit Union's affiliates, as applicable) FROM TIME-TO-TIME AND POSTED ON THIS SERVICE.

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Modifications. Premier Credit Union may at any time make modifications, changes, and alterations to the Contents of this SERVICE, including these Terms and Conditions, without prior notice. You are responsible for regularly reviewing these terms and conditions. Your continued use of this SERVICE following any modifications, changes, or alterations shall constitute your acceptance of such modifications, changes, or alterations.

Governing law. These Terms and Conditions shall be governed by and construed in accordance with the law of the state of Iowa, without regard to the conflict of laws thereof, and to the laws of the United States.

Venue. Disputes arising from the use of this SERVICE shall be exclusively subject to the jurisdiction of any federal or state court for the state of Iowa.

Severability. To the extent any portion of these Terms and Conditions is determined to be unenforceable by a court of competent jurisdiction, such portion will be modified by the court solely to the extent necessary to cause such portion to be enforceable, and these Terms and Conditions, as so modified, shall remain in full force and effect.

Waiver. No waiver by Premier Credit Union of any right under or term or provision of these Terms and Conditions will be deemed a waiver of any other right, term, or provision of these Terms and Conditions at that time or a waiver of that or any other right, term, or provision of these Terms and Conditions at any other time.

You may contact Premier Credit Union:
Address – 800 9th Street, Des Moines, IA 50309
Phone – 1-866-273-9938 or 515-282-1611

General Description of Premier Bill Pay

Definitions

In this agreement, the words "credit union," "we," "us" or "our" mean Premier Credit Union and its successors or assigns. The words, "you" or "your" mean each person who is a member of the credit union or other relationship, which is accessible through Premier Bill Pay and any person authorized such access. The word "Service" means Premier Bill Pay and information, communication and transactions provided to you by us through any non-branch remote channel, including the Premier Credit Union web site, <http://www.premiercu.org>.

What Does This Agreement Cover?

This is the agreement between you and Premier Credit Union and governs the use of Premier Bill Pay as accessed through Digital Banking service. These services permit Premier Credit Union members (consumers, sole proprietors, and other business members) to pay certain bills electronically via a personal computer, mobile device or mobile smart phone.

Accepting the Agreement

When you use this Service, or you permit any other person to use this Service, you agree to the terms and conditions we have set out in this agreement and any instructional material, which we provide you regarding the Service. Your use of the Service may be made by use of certain numbers, codes, marks, signs, public keys or other means of establishing your identity and acceptance of the electronic communications, which are acceptable to the credit union. All electronic communications that meet these requirements will be deemed to be valid and authentic and you intend and agree that those electronic communications will be given the same legal effect as written and signed paper communications. You agree that electronic copies of communications are valid, and you will not contest the validity of the originals or copies, absent proof of altered data or tampering.

Relation to Other Agreements

This agreement contains certain disclosures for electronic bill payments. This agreement is in addition to other agreements between us, including your checking, savings, and other deposit account agreements, which you were provided as part of your initial membership. This agreement does not amend or supersede any of those agreements.

Monthly Service Fee

There is no monthly fee for Premier Bill Pay. However, after 60 days of inactivity the account may be deleted without notice.

Premier Bill Pay Equipment/Requirements

- Premier Bill Pay can be accessed through the mobile app and online banking. For the best results, it is recommended to use a smart phone or tablet with the most current version of the operating system. Or it is recommended for Online banking to use the following current internet browser:
 - Windows
 - Microsoft Internet Explorer
 - Microsoft Edge
 - Mozilla Firefox
 - Google Chrome
 - Mac OS
 - Safari
 - Mozilla Firefox
 - Google Chrome
- To have access to the Service you must be an authorized user of the Service. You must also have at least one eligible checking account with us. Any account owner or co-owner acting alone may be authorized to access the Service. An account that requires two or more signatures to make withdrawals may not be designated as an Eligible account.
- Your eligibility for this service is subject to our final determination and approval.

Reporting Unauthorized Transactions

If you believe that an unauthorized transaction has been or may be conducted from your account without your permission, call: (515) 282-1611 or toll-free (866) 273-9938, or fax us at: (515) 282-5497, or e-mail us at: accounting@premiercu.org.

Business Days

Business days are Monday through Friday except Federal holidays. Although electronic bill payment transactions can be initiated at any time except during routine or special maintenance periods, processing of these transactions will occur at 3:00pm CST only on business days.

Your Responsibility

You are responsible for all bill payments you authorize using the Service. If you permit other persons to use the Service or your Access Code, you are responsible for any transactions they authorize. You should notify us immediately at (866) 273-9938 if you believe your account has been accessed or your Access Code has been taken or used without your permission. Changing your Access Code and telephoning us right away will help you reduce possible losses.

Limitations and Dollar Amounts for Payments

- Bill payment can be for any amount between \$.01 and \$10,000.00
- RESTRICTED PAYMENTS. YOU ACKNOWLEDGE THAT THIS SERVICE MAY NOT BE USED TO
 - TRANSMIT ALIMONY,
 - CHILD SUPPORT, OR OTHER COURT-DIRECTED PAYMENTS,
 - TAX PAYMENTS
 - INTERNATIONAL PAYMENTS.

Our Responsibility

We, or a third party acting as our agent, are responsible for completing bill payments on time according to your properly entered and transmitted instructions. However, neither we nor the Service Provider will be liable: If you do not have adequate money in your account to complete a transaction from the account, or if that account has been closed; If you have not properly followed the bill payment service instructions on how to make a bill payment; If you have not given complete, correct and current instructions so that a bill payment can be made; If you do not authorize a bill payment soon enough for your payment to be made and properly credited by the payee by the time it is due; If a timely bill payment is made but the payee nevertheless does not credit your payment promptly after receipt; If withdrawals from an Eligible account has been prohibited by a court order such as a garnishment or other legal process; If our agent or we reasonably believe that a transaction may be unauthorized and based thereon the transaction is not completed; If your device/equipment was not working properly and this problem should have been apparent to you when you attempted to authorize a bill payment; If circumstances beyond our, or our agent's control prevent making a payment, despite reasonable precautions that we have taken. Such circumstances include but are not limited to computer failure, telecommunication outages, postal strikes and other labor unrest, delays caused by payees, fires, floods, and other natural disasters.

Electronic Fund Transfer Error Resolution

In case of errors or questions about any bill payment service transaction initiated from your account under the Service, contact us immediately.

Telephone us at: (515) 282-1611 or toll-free (866) 273-9938,

or fax us at: (515) 282-5497,

or e-mail us at: accounting@premiercu.org.

Error Resolution

If you think your statement is wrong or if you need more information about a transaction listed on the statement, we must hear from you no later than 60 days after we send or deliver to you the FIRST statement on which the problem or error appeared. To report an error, you must provide us with the following information: Tell us your name and account number. Describe the suspected error or the nature of the problem or describe what information you need. 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 after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question, in which case, we will re-credit your account within 10 business days 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 question in writing and do not receive it within 10 business days, we may not re-credit your account during the investigation. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Liability for Loss or Erroneous Data. You will bear the liability or the risk of any error or loss of data, information, transactions or other losses, which may be due to the failure of your computer system or third-party communications provider on which

you may rely. The credit union shall have no liability to you for any damage or other loss, direct or consequential, which you may incur by reason of your use of your computer system.

Changes/Interruptions in Service

We may on a regular basis perform maintenance, which may result in interrupted service in the Service. We also may need to change the scope of our Service from time to time. We will attempt to provide prior notice of such interruptions and changes but cannot guarantee that such notice will be provided.

Privacy

You agree we may release or assist in the release of credit and other account information to a third party as may be necessary to process a transaction or resolve disputes. A full disclosure of our Privacy Statement is available on our credit union web site at www.premiercu.org.

Security

In order to maintain secure communications and reduce fraud, you agree to protect the security of your numbers, codes, marks, signs, public keys or other means of identification. We reserve the right to block access to the Service to maintain or restore security to our Site and systems, if we reasonably believe your access code has been or may be obtained or are being used or may be used by an unauthorized person(s).

No Signature Required

When any payment or other on-line service generates items to be charged to your account, you agree that we may debit your designated Eligible account or the account on which the item is drawn without requiring your signature on the item, and without prior notice to you.

Amendment of this Agreement

We may amend this agreement (including changes in its fees and charges hereunder) by giving notice to you at least 30 days before the effective date of the amendment, unless such change or amendment is otherwise required by law or applicable regulation. Your continued use of the Service is your agreement to the amendment(s).

Assignment

We may assign our rights and delegate our duties under this Agreement to a company affiliated with us or to any other party.

Termination

We may terminate this service after 60 days of inactivity without notice. Either you or we may terminate this agreement and any service provided hereunder at any time upon giving at least ten (10) days prior written notice of termination to the other party, and we may terminate this agreement and any service provided hereunder immediately upon suspicion of fraudulent use of the site or any of the service. If you terminate a bill payments service, you authorize us to continue making bill payments you have previously authorized until we have a reasonable opportunity to act upon your termination notice. Once we have acted upon your termination notice, we will make no further transfers or payments from your Eligible account including any bill payments you have previously authorized. We reserve the right to terminate or to discontinue support of any software or equipment without written notice.

Entire Agreement

This Agreement is the entire agreement between you and us for the Premier Bill Pay and it supersedes any marketing or other similar material pertaining to the Service delivered to you in writing, verbally or obtained at our site

Contact Information

Member service representatives are available weekdays from 8:00 a.m. to 5:00 p.m. and Saturdays from 9:00 am to 12:00 pm CT at 1-866-273-9938 or you may write us at: 800 9th Street, Des Moines, IA 50309.

