

Terms and Conditions – Mobile Bill Payment Services

Introduction

This Terms and Conditions Agreement and Electronic Funds Transfer Act Disclosure (the "Agreement") governs your use of Mobile Bill Payment Service. By subscribing to or using the Mobile Bill Payment Service, you agree that the terms of this Agreement will remain in effect until revoked by you or us and we have a reasonable time to act on it. Previous Terms and Conditions relating to other banking and payment services with this Financial Institution remain in effect and are incorporated into this Agreement by reference.

You may terminate this Agreement by contacting Customer Service or by writing to:

Pee Dee Federal Credit Union
PO Box 1391
Florence, SC 29503
843-669-0461

You and anyone else you authorize to access or use the Mobile Bill Payment Service must abide by the Financial Institution's rules, regulations, policies and procedures, including any amendments made from time to time of which, if required, you will be informed thirty (30) days before they take effect, unless the law requires or permits that they become effective sooner.

Please read this Agreement carefully and keep a copy for your records.

Mobile Bill Payment Service

The Mobile Bill Payment Service allows you to use a mobile device such as a cell phone, PDA, or any other wireless device to direct payments to payees that you wish to pay, subject to the terms and conditions of your online banking agreement with Pee Dee Federal Credit Union.

Charges

You may be charged a reoccurring monthly usage fee to use the Mobile Bill Payment Service.

Please contact your customer service representative or branch with any questions about fees. Non-payment of any fees incurred by you may result in the cancellation of this and other banking services.

Your wireless carrier may charge you a fee for accessing the Mobile Bill Payment Service. Please contact your carrier to get specific details concerning your wireless data plan and fees.

Your Responsibilities

You agree that payments made using the Mobile Bill Payment Service are the same as those made using paper checks, drafts, transfers, or online payments and are bound by the same rules, regulations, state, and federal laws.

Payees must be set up using your online banking account before you are able to make a payment using the Mobile Bill Payment Service.

If you permit other persons to use your Mobile Bill Payment Service User ID and Password to access this service, you are responsible for any transaction they authorize from your Payment Account.

If you believe that your Mobile Bill Payment Service User ID or Password is lost, stolen, or known to someone who is not an Authorized User, report it immediately to this Financial Institution. Your liability is determined by this Financial Institution's policies, federal, and state law.

ACH Disclosure

If at any time you initiate a rush payment, you are also agreeing to accept the fee associated with this service. The amount of that fee will be disclosed to you at that time. This fee will be separate from the expedited transaction and will be charged directly to your current bill pay account.