Main

A Guide to ePay

This guide gives you step-by-step instructions on how to use your online service, a secure way to conduct online payments and transactions on the Internet.

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Overview

The Overview page provides a summary of your bill payment accounts and scheduled payments, as well as access to important information such as the Message Center and Payment Guarantee.

There are two options for viewing your accounts on this page. The Summary View shows all of the accounts at this institution. Clicking the "MoneyHQ Detailed View" allows you to view your accounts at both this institution and other institutions so that you can keep track of all of your accounts on one page.

For more information about the MoneyHQ Detailed View and how to add MoneyHQ Accounts, click here.

Message Center

In the Message Center you will have immediate access to important service updates and account alerts. You can also use the Message Center to send direct, secure messages to our Customer Service team. Unlike regular Internet e-mail, these messages are protected by encryption and verification technology, so any confidential information cannot be intercepted by unauthorized persons.

Reading Messages

After you log into the service, look at the Messages box in the upper right portion of the screen. You will see an envelope icon, along with a link indicating the total number of new messages and alerts you have received. If you have new messages, you can read them by clicking on the "Messages" link.
After reading a message, you can reply to it by clicking on the "Reply" button, or delete the message by clicking on the "Delete" button.

After reading an alert, you can delete it by clicking on the "Delete" button.

All messages will be kept in the Message Center for 90 days and alerts for 30 days unless you delete them.

Composing Messages
From the Message Center screen, click on "Compose Message" link.

Tell us what your message is regarding by selecting the subject from the dropdown menu, then enter the content of your message in the Message box. Be sure to include as much information as possible for inquiries about completed payment transactions. Finally, click on the "Submit" button.

Deleting Messages
Messages can be deleted by checking the check box next to the message(s) that you would like to delete and then clicking the "Delete Selected" button.

Last Login date/time
The Last Login stamp appears on the Overview page and is a security feature designed to help monitor the access of your online accounts. Please note that the Last Login stamp will also reflect log in activity if:

- You share your User ID and Password with another person.
- You use a third-party account aggregation service that automatically logs in to your account for balance and transaction updates.

If you have questions related to the time or date your account was accessed last, please contact Customer Service.

Customer Service
For your convenience, Customer Service is available by calling 800-790-1763 anytime. You can also use the Message Center to send direct, secure messages to our Customer Service team. Unlike regular Internet e-mail, these messages are protected by encryption and verification technology, so any confidential information cannot be intercepted by unauthorized persons.

Our mailing address is:
Global CU
Attention: ePay Customer Service
1520 W. Third Ave.
Spokane, WA 99201

Exporting Data
If you like to manage your money through this service as well as another financial management software tool, you can easily export information from our service and load it into Quicken® or Microsoft Money®. The transactions you initiate through our service can be exported into a .qif or a CSV file. Older versions of Quicken software (Quicken 2004 and earlier) and Microsoft Money can import a .qif formatted file. CSV (Comma Separated Value) files can be opened by Microsoft Excel® and other financial and spreadsheet applications.

From the Payment Center, click on the "Export Data" link. Select the file format and date range of transactions desired. You can then save the file and import it into the software of your choice.

To view additional options available for the account selected in the drop down list, click on the More link.

Ending Your Online Session
Click on the "Log Out" button (top right corner) to end your session. We recommend that you always click on the "Log Out" button, rather than just closing your browser window, to ensure that you are fully logged out of your secure session.

Session Time-out
If your online session is inactive for approximately 10 minutes (that is, if you have not submitted any transactions or clicked on any new pages), you will receive a message, warning that you will be logged off soon if there is no further activity. Clicking "Continue" upon receiving the message will allow you to proceed with your online activity and will refresh the system. If no further activity occurs, the system will automatically save and send any transactions you made and terminate the session. The online service is designed this way to provide you with maximum security in case you forget to log out.

Scheduling Payments
Payment Basics
To make payments through ePay you must have an eligible account, such as a checking account that has been enabled for online use.

You can pay virtually anyone at any time using the Payment Center. You have the following payment options:

- Schedule one-time payments (the deliver by date can be up to one year in the future)
- Schedule recurring payments to occur at regular intervals

We always recommend that you schedule your payments to be delivered on or before the due date of the payment.

Payment Center
The Payment Center allows you to schedule, change, and delete payments, as well as perform payment inquiries.

There are two options for scheduling payments in the Payment Center. "Pay a Bill" allows you to pay one bill at a time. "Pay Multiple Bills" allows you to make payments to one or several payees at a time. If you are currently using the "Pay a Bill" option and you would like to switch to "Pay Multiple Bills", click on the "Pay Multiple Bills" bar at the top of the page. To switch to "Pay a Bill", click on the "Pay a Bill" bar at the bottom of the page. The bill pay application remembers your preferred view and will display it the next time you access ePay.

Pay A Bill is a simplified view that allows you to schedule one bill payment at a time. To get started, select a payee from the drop down box.

The Pay Multiple Bills view lists all of your Payees with specific information on each Payee. From this view, you can quickly and easily schedule payments to as many payees as you like.

You can choose how much information you would like to view each time you visit the Payment Center. Generally, when you begin to enter payment information, your last completed and next scheduled payment will display for your convenience. By selecting the Bill Pay Preferences link, you can choose to view more or less information each time you visit the Payment Center. You may update your preference at any time.

Scheduling Payments
To make a payment, click on the "Bill Pay" tab and go to the Payment Center. Payments can be scheduled using the Pay A Bill or the Pay Multiple Bills view.

Funding Accounts
If multiple funding accounts are available, select the account from which you would like the payment(s) to be made. If you wish to fund either one-time or recurring Payments from an eligible account other than your primary [default] account, select a different funding account from the drop down box. If you would like to make multiple payments using multiple funding accounts, you will need to make payments using each funding account separately.

One time payment
To schedule a one-time payment, find the payee you wish to pay and enter the amount of the payment. Next, select the date you wish the payment to arrive, referred to as the Deliver By date. The earliest Deliver By date is pre-populated in the input box. To change the Deliver By date, either click on the calendar icon or simply enter a new date.

Scheduling payments using the Calendar
When using the calendar scheduling icon, roll your cursor over the date that you want the payment to be delivered. This is called the Deliver By date on our bill payment service. The corresponding Send On date, or date on which the funds will be withdrawn from your account, will be displayed. You can select a Deliver By date on any day of the week, including weekends. Selecting a deliver by date will close the calendar window.

Payment Memo
You can enter notes to yourself about your payments in the Memo field. Memos will not be sent to the payment recipient but are saved with the payment in the bill pay application for your future reference.

Detail Payee Information
To access detailed information about any of your payees, click on the payee name in the Pay Multiple Bills View in the Payment Center. The Payee Information Window will then appear and provide you with a summary of your payee information, including the address, account number, eBill status, and recent payment activity. To view or edit detailed information about the payee, click the "View/Edit Payee Details" button.
Recurring Payments
Setting up automatic Recurring Payments makes paying bills with fixed amounts, such as mortgages, auto loans, and day care payments a snap. To schedule a recurring payment, enter the amount of the payment. Click the "One-Time" link in the Frequency column. A new window will appear that will help you quickly set up your recurring payment.

In the Recurring Payments window, click the button next to the "Recurring Payments" option. Next, select the frequency with which you would like the payment to be delivered (for example weekly or monthly).

Next select one of the End Date options:
- Select the Deliver by Date of the last payment in the recurring series
- Select the number of payments you would like to send, and the end date will be automatically calculated

Finally, click "Continue" to close the Recurring Payments window.

Expedited Payments
Some payees are eligible for expedited payment processing. This means that the payment can be delivered and posted on the same day, or the next business day, depending on the time of day that you attempt to schedule the payment. You will see an "Expedite" option in the payment center next to any payee that is eligible for expedited processing. Fees associated with this service are disclosed when you are setting up the payment.

Expedited Payments allow for guaranteed, same day posting if they are submitted before the payee's cutoff time. You may place your mouse over the expedited date to view the cutoff time. If an expedited payment is submitted after a payee's cutoff time, the payment will be guaranteed to post on the next business day. Click here for additional information on the Expedited Payment Guarantee.

Prior to an expedited payment being submitted, you must read and accept the terms and conditions of the Expedited Payment Service. Once you accept the terms and conditions, the payment is submitted and your account will be debited immediately. A debit for one amount will appear on your account statement for the total of the bill payment plus the expedited fee amount. Expedited payments cannot be modified or deleted once they are submitted.

Expedited payments cannot be made on a scheduled or recurring basis. We are always adding new payees that are eligible to receive expedited payments so be sure to check frequently.

Hiding and Un-hiding Payees
The Pay Multiple Bills view allows you to select whether to display all your payees or a select list. For example, you may only wish to see the payees that you pay most frequently in the payment center. You may toggle between these options by clicking "Viewing x of x" link (if you have 8 payees, the link will say "Viewing 8 of 8 payees"). When clicked, a Hide/Unhide Payees window will appear that lists all of your payees. The payees currently displayed on the Multiple Payments View will be checked in the Display column. To hide particular payees, uncheck the boxes to the left of the payees and click "Submit". You can unhide the payees at any time.

There are no Processed Payments to display.
It is important to click the "Continue" button after you have scheduled all your payments from the Payment Center screen. If you do not click the "Continue" button, the payment information you have set up will not be saved. Upon clicking the "Continue" button, you will be taken to a page where you can review the information you have entered.

Payment Review Page
The Payment Review page allows you to make sure you entered the correct payment information prior to submitting your payments. To edit any of your payments, click the "Edit Payments" button at the bottom of the page. When you have reviewed your payment information, click the "Submit" button. Once submitted you will see a confirmation message that your payments were successfully submitted. This confirmation message includes a reference number. The reference number is displayed on the Payment Activity page and is your electronic receipt that the payment request was submitted.

Insufficient Funds
If a payment fails due to insufficient funds, an in-session and internet email alert will be sent and the bill pay service will automatically attempt to retry the payment on the next business day. If the payment is successful on the next business day, no further notification is sent. If the payment fails on the retry, a second online banking message will be sent. No additional automatic retries will be attempted.

Managing Payments
Payment Activity Page
The Payment Activity page allows you to view payments that have been processed within the past 540 days as well as upcoming scheduled and recurring payments. In the Scheduled Payments section, all one
time scheduled payments and the next payment in any recurring series will be displayed. You have the option of editing any of these payments to include changing the frequency for any payment, or deleting a payment.

The Processed Payments section displays payments that have been processed or have begun to be processed. Processed payments can no longer be edited or deleted. The default display will show you the past 30 days of processed payments. To view payments that have been processed over a longer period of time, click on the "Viewing Last 30 Days" link. A window will appear where you can select a different time period to view. If you have more than 20 processed payments in the selected time period, some payments will appear on subsequent pages. Use the page controls to move between pages or to display additional payments on each page.

If you have paid an eBill using our service, the words Paid (eBill) will appear in the status column next to that payment.

Changing a Payment
From the Payment Activity page, you can change the dates, amounts, and the account to use for payments that you scheduled earlier in this online session or in a previous session.

Click on the "Edit" link next to the payment that you want to modify. An image with the details of the payment you selected will be displayed. If you selected a Recurring payment, you will be prompted to select whether you want to change all of the scheduled recurring payments or only the next payment in the series. Enter the changes you wish to make in the appropriate fields. Then click on the "Submit" button and note the reference number that appears on the screen; this will serve as your electronic receipt. Any changes you made will now appear on the Payment Activity page.

A few exceptions apply:

- If you submitted a payment and the Send On date was today, you may only change that payment during the session that you submitted it.
- Expedited payments cannot be modified or deleted once they are submitted.
- If you want to change the Payee for a scheduled payment, you must first delete the payment and then schedule a new payment to a different payee.

Note: If you selected a Recurring Payment and changed This Payment Only, the changed payment appears separately in the list of scheduled payments.

Deleting a Payment
From the Payment Activity page, you can delete payments that you scheduled earlier in this online session or in a previous session.

To delete a payment, click on the "Edit" link next to the payment that you want to delete. An image with the details of the payment you selected will be displayed. Click on the "Delete Payment" button. If you selected a Recurring payment, you will be prompted to select whether you want to delete all of the scheduled recurring payments or only the next payment in the series.

A couple of exceptions apply:

- If you submitted a payment and the Send On date was today, you may only delete that payment during the session that you submitted it.
- Expedited payments cannot be deleted once they are submitted.

Changing a Transfer
From the Transfer Activity or the Online Activity page, you can change the dates, amounts, and the accounts to use for transfers that you scheduled earlier in this online session or in a previous session.

Click on the "Edit" link next to the transfer that you want to modify. The details of the transfer you selected will be displayed. If you selected a Recurring transfer, you will be prompted to select whether you want to change all of the scheduled recurring transfers or only the next transfer in the series. Enter the changes you wish to make in the appropriate fields. Then click on the "Submit" button and note the reference number that appears on the screen; this will serve as your electronic receipt. Any changes you made will now appear on the Transfer Activity page.

Deleting a Transfer
From the Transfer Activity page, you can delete transfers that you scheduled earlier in this online session or in a previous session.

To delete a transfer, click on the "Edit" link next to the transfer that you want to delete. If you selected a Recurring transfer, you will be prompted to select whether you want to delete all of the scheduled recurring transfers or only the next transfer in the series. The details of the transfer you selected will be displayed. Click on the "Delete Transfer" button. You must verify that you wish to delete the transfer by clicking Submit. You will receive a confirmation message that your change has been accepted.
Payment Inquiries
From the Payment Activity page, you can submit questions about any of your payments to our Customer Service team. To inquire about a payment, find the payment in the Processed Payments section. Click the “Inquire” link next to that payment’s information.

If the payment was processed more than 30 days ago, click on the "Viewing Last 30 Days" link on the right side of the Processed Payments bar. A window will appear where you can select to view up to 540 days.

Enter the reason for the payment inquiry and all required information, and then click "Submit".

Exporting Data
If you like to manage your money through this service as well as another financial management software tool, you can easily export information from our service and load it into Quicken® or Microsoft Money®. The transactions you initiate through our service can be exported into a .qif or a CSV file. Older versions of Quicken software (Quicken 2004 and earlier) and Microsoft Money can import a .qif formatted file. CSV (Comma Separated Value) files can be opened by Microsoft Excel® and other financial and spreadsheet applications.

From the Payment Center, click on the "Export Data" link. Select the file format and date range of transactions desired. You can then save the file and import it into the software of your choice.

Unclaimed Payments
An unclaimed payment is a check payment that is correctly sent to a payee, but is never cashed by the payee. It is our policy to return that money to you in full.

Payments can be unclaimed for several reasons. Most often, an unclaimed payment arises when you send a payment to a friend or acquaintance using ePay and the recipient simply forgets to cash the check. Unclaimed payments can also occur when you submit an online bill payment to a merchant and the merchant posts the payment to your account, but mistakenly does not cash the check.

For your convenience, check payments in the amount of $1,000 or greater are researched with the payee if still outstanding after 30 days and check payments in the amount of $500 to $999.99 are researched if still outstanding after 60 days.

There is no automatic research performed on payments of less than $500 and these payments will be refunded to you if they are still outstanding after 90 days. Researched payments may be reissued to the payee, refunded to your account or allowed to remain outstanding pending further action from the payee.

If a check payment in the amount of $500 or greater has been researched and is still outstanding after 90 days, it will be automatically refunded. We will also send you a notification via email providing all the payment details so that you can contact the payee if necessary.

If you receive a notification that one of your payments was unclaimed, check to see if your account is current with the merchant. If the merchant does not indicate that you have a past due balance, then you do not need to do anything. If the merchant does indicate that you have a past due balance, you should resubmit the payment as soon as possible. If the payment was sent to a friend or acquaintance, you can reschedule the payment and remind the recipient to be on the lookout for the check.

Expedited Payment Guarantee
If a Properly Scheduled Expedited Payment (defined below) is not received and posted by the payee as of the scheduled payment date, you will not be responsible for any Penalties (defined below) that arise due to the failure of such payment to post on the scheduled date and we will refund you the service fee associated with such payment. We will first attempt to have any such Penalties removed, and if the payee is unwilling or unable to remove them, we will pay the fees and finance charges directly to the payee. In addition, we will attempt to have your payee account noted appropriately to ensure that the situation does not negatively impact your credit rating.

"Penalties" are defined as late fees or finance charges that are assessed on the Properly Scheduled Expedited Payment amount that did not post on the scheduled payment date, not those based on your total outstanding balance.

A "Properly Scheduled Expedited Payment" is defined as a payment that:

1. was made from an account that has sufficient funds for the payment and any fees associated with the payment;
2. was scheduled to be delivered on or before the due date of your bill, excluding any grace periods. (The one exception to this guideline is that mortgage payments may be scheduled so that the payment is sent on or before the due date including grace periods. For example, a mortgage payment due on July 1st, with a 15-day grace period, must have a "Deliver By" date no later than July 15th);
3. the service indicates is deliverable on or prior to the applicable due date;
4. was not made for any of the following types of transactions:
   1. Payments to settle securities transactions
2. Payments that failed due to insufficient funds or other reasons
3. Payments to pay off special or delayed financing for purchases
4. Payments to credit counseling agencies who pay creditors on your behalf
5. Payments to payees outside of the United States
6. Court-ordered payments such as alimony, child support, speeding tickets, etc.
7. Tax entities
8. Collection agencies
9. The information supplied by you is correct (payee name and address, your name and account number as it appears on the payee’s records);
10. was scheduled when the system was available; and
11. the payment complies with the payee’s policies.

Terms and Conditions
Please review the terms and conditions of the service. Click on Continue to submit the expedited payment. If you continue, your account will be debited immediately for the amount of the payment plus the expedited fee of $9.95 per payment and cannot be modified or deleted.

IMPORTANT INFORMATION ABOUT THIS AGREEMENT:

YOU ARE PREPARING TO RECEIVE REQUIRED CONSUMER DISCLOSURES IN AN ELECTRONIC FORM. THEREFORE, THIS AGREEMENT SERVES THE FOLLOWING TWO PURPOSES:

- OBTAIN YOUR AFFIRMATIVE CONSENT TO RECEIVE THE REQUIRED CONSUMER DISCLOSURES IN ELECTRONIC FORM AND PROVIDE YOU WITH A CLEAR AND CONSPICUOUS STATEMENT ABOUT YOUR RIGHTS IN REGARD TO RECEIVING ELECTRONIC CONSUMER DISCLOSURES AS OUTLINED IN THE ELECTRONIC RECORDS AND SIGNATURES IN COMMERCE (E-SIGN) ACT. AND;
- PRESENT YOU WITH THE REQUIRED CONSUMER DISCLOSURES FOR THE EXPEDITED PAYMENT SERVICE.

CONSENT TO RECEIVE ELECTRONIC DISCLOSURE

BY CHECKING THE “I AGREE TO THE TERMS AND CONDITIONS” CHECK BOX BELOW YOU ARE AFFIRMATIVELY CONSENTING TO RECEIVE THE REQUIRED DISCLOSURE IN ELECTRONIC FORM.

Terms and Conditions

This Agreement (the “Agreement”) represents the terms and conditions governing the Expedited Payment Service and is between Global CU and you as a consumer of the Expedited Payment Service. Any references to “we”, “us” or “our” includes any agent, independent contractor, designee, or assignee that Global CU involves in the provision of the Expedited Payment Service, and any references to “you”, “your” or “yours” includes you and any person authorized by you to access the Expedited Payment Service. Please review this entire document to ensure that you understand the full scope of rights and responsibilities associated with the Expedited Payment Service.

This agreement is an extension of the Electronic Funds Transfer agreement in place for the Bill Pay service. You should reference that agreement for information on what to do if you believe there is an error in the service or have a claim related to the service; a description of our privacy policy; a description of your warranties and authorizations; and a description of additional limitations of our liability in addition to the ones outlined in this document.

Description of Features

Welcome to Global CU’s Expedited Payment Service. This service allows you to submit payments to participating merchants that will be posted to your account with that merchant on the same day, within the parameters of the Service and other parameters established by the participating merchants. In order for an Expedited Payment to post on the same day, you must submit accurate and complete information for the payment, the payment must be submitted on a day during which the U.S. Federal Reserve System is open for operations, and you must submit the payment prior to the merchant’s designated daily cutoff time. Expedited Payments submitted without complete or accurate information may be rejected or may not post on time. Expedited Payments submitted by you on a non-Federal Reserve business day or submitted by you after the applicable merchant’s daily cutoff time will be posted the following Federal Reserve business day. You will be charged a fee for each Expedited Payment you submit, regardless of whether the payment was properly submitted. The cutoff time will be displayed to you before the payment is finalized.

This is NOT a “pay anyone” service where you can make payments to any payee; with this service you can only make Expedited Payments to those merchants that participate in the program and the payments you make under this service are subject to the rules of each merchant as to how they define an expedited payment.
Hours of Access - You can use the Expedited Payment Service seven days a week, twenty-four hours a day, although some or all services may not be available occasionally due to emergency or scheduled system maintenance, updates or repairs or for other reasons beyond our control.

Expedited Payment Service Limits

You will not be able to schedule an Expedited Payment for an amount greater than the balance displayed within the bill payment service for the funding account at the time you attempt to schedule the payment.

Additionally, for risk management and security purposes the Expedited Payment Service limits the number of payments and the total amount of payments that you may make per day. You will be given an error message and prevented from fully executing any transaction that exceeds these limits. From time to time we may modify the limits to the frequency or amount of transfers you can make using the Expedited Payment Service. We do not disclose these limits for security purposes. In any event, funds transfers in excess of the then-applicable limits will not be completed.

Fees and other Deductions

The Expedited Payment Service is a transaction-based service. For each Expedited Payment, a fee of $9.95 will be added to the amount of the transaction. There are no monthly or recurring fees associated with the service.

Periodic statements.

You will not receive a separate statement for transactions conducted through the Expedited Payment service. These transactions will be noted on your regular periodic statement.

Electronic Communication

Global CU Expedited Payment service is an electronic Internet based service. Therefore, you understand that this Agreement will be entered into electronically.

- You have the right to have this disclosure provided or made available on paper or in non-electronic form;
- You have the right to withdraw the consent to have the disclosure provided or made available in an electronic form, but this will result in the termination of your bill payment service;
- The consent to receive electronic consumer disclosures applies to all future required consumer disclosures and any amendments, modifications or supplements in connection with the Expedited Payment service;
- You can update your electronic contact information by using the User Maintenance function within the service or calling the Customer Service number 800-790-1763;
- After checking the "I Agree to the Terms and Conditions" check box, you may request a paper copy of this consumer disclosure for a fee of $25.00 by calling the Customer Service number noted in this document;
- You understand that to access and retain this disclosure and to use the Expedited Payment service, you must have the following: a PC with a supported Internet browser that has "cookies" enabled and supports 128 bit encryption, an Internet connection for the PC, an e-mail address, and either a printer or sufficient electronic space to store this disclosure.
- You understand we will deliver to you electronically your records of funds transfers and other transactions through the Expedited Payment Service, including without limitation confirmations of individual transactions, and any other communication related to the Expedited Payment service.
- You understand we will deliver to you electronically any customer service communications, including without limitation communications with respect to claims of error or unauthorized use of the Expedited Payment Service.

Global CU's Liability

If we do not complete a properly-submitted Expedited Payment on time or in the correct amount according to our agreement with you, we will be liable for any late fees and/or finance charges assessed against you for the late posting of such payment, excluding any fees or charges assessed on your total outstanding balance with that merchant ("Penalties"). We will not be liable for consequential damages that might arise from the payment not arriving in time. Additionally, there are some exceptions. We will not be liable, for instance:

1. If you did not provide us accurate information to successfully complete the payment.
2. If you do not have enough money in your account to complete the transfer.
3. If you are unable to schedule a payment because you have exceeded the risk management limits for the day.
4. If you are unable to schedule a payment because the merchant does not participate in the Expedited Payment service.
5. If you are unable to schedule a payment because the system is unavailable.
6. If you schedule the payment for an incorrect amount.
7. If you schedule the payment to be sent after the due date provided by the biller.
8. If your payment does not comply with the merchant's policies on payment acceptance.
Payment Guarantee

If a properly scheduled payment is not received and posted on time by the payee, we will attempt to have any late fees or assessed finance charges removed. (Finance charges are calculated based on your payment amount rather than your entire balance.) If the payee is unwilling or unable to remove them, we will pay the fees and finance charges directly to the payee. In addition, we will attempt to have your account noted appropriately to ensure that the situation does not negatively impact your credit rating. (NOTE: Please refer to your Electronic Funds Transfer Disclosure for important information on the limitations of reimbursable fees and finance charges.)

The Payment Guarantee applies to late fees and/or finance charges associated with the late posting of a payment, provided that the following conditions are met:

1. The payment was scheduled to be delivered on or before the due date of your bill, excluding any grace periods. (The one exception to this guideline is that mortgage payments may be scheduled so that the payment is sent on or before the due date, excluding grace periods. For example, a mortgage payment due on July 1st, with a 15-day grace period, must have a “Send On” date no later than July 1st)
2. The payment amount did not exceed $25,000.00.
3. The payment was not made to an excluded payee:
   - Payments to payees located in the Armed Forces Postal Codes such as AE & AP
   - Payments that failed due to insufficient funds or other reasons
   - Payments to settle securities transactions
   - Payments to payoff special or delayed financing for purchases
   - Payments to credit counseling agencies who pay creditors on your behalf
4. The payment was not made to a prohibited payee. Payments to the following payees are not permitted through this service:
   - Payments to payees outside of the United States
   - Court-ordered payments such as alimony, child support, speeding tickets, etc.
   - Tax entities
   - Collection agencies
5. The information supplied by you is correct (payee name and address, your name and account number as it appears on the payee's records).

Login

Are you experiencing a problem logging in to your online account? Please follow these instructions to access the service. If you need additional assistance, please contact Customer Service at 800-790-1763.

1. Open your Web browser and log on to the Internet.
2. Enter our URL (Web address) in the Address or Location window of your Web browser.
3. Click on the icon, button, or text that gives you access to your online account.
4. Enter the User ID that you selected when you registered for the service, enter your password, and then click on the Log In button. A list of your accounts or a list of transactions will be displayed.
5. If you have forgotten your password, click on the "Forgot Password?" link on the Log In page. This will guide you through the steps of resetting your password.
6. If you have repeated this procedure and you still cannot log in, please call us at 800-790-1763.

Payees

The Payees tab displays important information about your payees including the account number and eBill enrollment status. You can also use the Payees tab to view current payee information, add a new payee, change payee information, and delete payees that you want to remove from the list.

Your Payee List

Your Payee List consists of anyone you want to pay using this service. A payee can be any business, organization, or individual anywhere in the United States with the exception of some government taxing authorities, collection agencies, and recipients of court-ordered payments. The list includes the payee, the payee nickname and your account number with the payee.

You can view your history of payments to each payee by clicking on the Payee Name. The Payee Details window provides a summary of payments made to individual payees and includes the payment date, from account, and amount.

Adding Payees

Before adding payees to the list, you will need to have your recent bills on-hand for reference of pertinent information.

1. Click on the "Payees" button link (under the Payments tab in the navigation bar) to access the Payees screen.
2. Click on the "Add Payee" link to open the Add Payee screen.
3. You will be presented with the option to add one of three payee or merchant types. Choose the option that best fits the description of the payee you wish to add and select it by clicking the radio button next to that payee type. The three payee types are:

1. **One of these frequently paid businesses:**
   - When selecting this option, you will have the ability to choose from a dropdown list of frequently paid businesses. Click the "Continue" button.
   - You will be prompted to supply additional information on the payee including payee nickname and account number. Certain payees may also require full mailing address.
   - Click on the "Submit" button
   - You will now have the option to create a new payment with the payee, add another payee or view your list of payees.

2. **Another Business**
   - If the Payee you wish to add is a business and is not listed as a frequently paid business, select the "Another Business" button and then click the "Continue" button.
   - You will be prompted to supply additional information on the payee including payee nickname, account number, and full mailing address.
   - Click on the "Submit" button
   - You will now have the option to create a new payment with the payee, add another payee or view your list of payees.

3. **An Individual**
   - If the Payee you wish to add is an individual, select the "An Individual" button and then click the "Continue" button.
   - You will be prompted to supply additional information on the payee including payee nickname, account number (or other identifying information), and full mailing address.
   - If you would prefer to pay directly to the individual's account rather than sending a payment to their mailing address, click the "Try it now" link. You will be prompted to enter the financial institution name, account number and routing transit number.
   - Click on the "Submit" button and note the reference number that appears on the screen; it is your record that the request has been processed.

### Change Payee Information
You can change payee information at any time, for example, when your account number for a payee changes or you want to assign a new nickname to a payee.

1. Click on the "Payees" tab. The Payees screen will be displayed.
2. Click on the "Edit" link next to the payee you want to change. The Payee Details window will appear.
3. Click on the "Edit Payee" button. The Edit Payee screen appears with the Payee Full Name field already filled in.
4. Make any desired changes in the Nickname or Account Number fields, and then click on the "Submit" button. Note the reference number that appears on the screen; it is your electronic receipt.
5. Click on "Continue" to return to the Payee Details window.

### Deleting Payees
You can delete payees that you no longer want on your Payee List. However, you cannot delete a payee on the same day a payment is scheduled for that payee or before all future scheduled payments have been made for that payee.

1. Click on the "Payees" tab. The Payees screen will be displayed.
2. Click on the "Edit" link next to the payee you want to delete. The Payee Details window will appear.
3. Click on the "Delete Payee" button.
4. Review the payee information to ensure that you want to delete this payee, and then click on the "Continue" button. Note the reference number that appears on the screen; this will serve as your electronic receipt.

If you delete a payee you will no longer receive eBills for the payee.

### Payees in the Armed Forces Postal Codes
You can schedule payments to Payees that are located in the Armed Forces Postal Codes such as Armed Forces America (AA) and Armed Forces Europe (AE). While the United States Post Office identifies the Armed Forces Postal Codes within the range of standard domestic mail, the mail that is delivered to these Postal Codes are subject to delays at the military bases. Therefore, payments to Payees in the Armed Forces Postal Codes are not covered under the Payment Guarantee.

### eBills

#### eBills Overview and Eligibility
eBills are electronic summaries of your paper bills that are displayed in online bill pay. eBills are available for hundreds of the most popular payees.

To access your bills, the eBill service needs you to provide credentials for each of the bills you would like to receive. The credentials may include user id, password, and security questions that you would use to
access your account on the biller's web site. This information is stored in a secure area and data is encrypted to ensure your privacy. Only you are able to access, view, and change key account information.

To determine if your payees are eligible for eBills, click on the "Payees" tab. You can also view eligibility on the Payment Center. If your payees are eligible for eBills, you will see a link to Enroll in the eBills column.

**eBill Enrollment**

To enroll in eBills,

1. Click on the "Enroll" link next to your payee.
2. Enter the credentials that you would use to access your accounts on the payee's website, and click "Continue". The credentials are used to verify account ownership and to obtain the latest bill information.
3. Read the terms and conditions of the eBill service. If you accept the terms and conditions, click the check box and click "Continue".
4. You may have to wait up to 3 minutes for your account information to be retrieved.
5. If your payee's website requires that you answer security questions in order to login, you will be presented with those questions. Answer the questions and click "Continue".
6. If you have more than one account with the payee, select the account that you wish to receive eBills for. You can only receive eBills for one account per payee.
7. Select the type of account in the drop down box and click "Submit".
8. Your request to enroll your eBill is now complete. In most cases, your eBill will be available in 2-4 days. In the event your eBill cannot be added immediately, your eBill enrollment status on the Payment Center will show as Pending.

**Viewing and Paying eBills**

To view your most recent unpaid eBills, click on the "Payment Center" tab. In the Pay Multiple Bills view, click on the "View" link next to the payee whose eBill you wish to view. In the Pay A Bill view, select a payee from the drop down box and then click the "View" link.

An eBill Summary window will open that contains your bill summary. The due date, minimum amount due, and unpaid balance are displayed. You can pay your eBill by selecting from one of the options listed below the summary and clicking "Continue". If you have paid your eBill outside of online bill pay (such as with cash or check), you can File your eBill so that it does not show in online bill pay as "Unpaid".

To view the full details of your eBill, click on the "View eBill Details" button. You will be taken to the payee's website. You will have to login to review your full bill details.

Once you have paid or filed your eBill, you will no longer see a bill displayed in the Payment Center. To view this bill or others that you have paid in previous months, go to the eBills page.

**eBill History**

To view your current and past eBills, click on the "eBills" tab. The eBills tab is divided into several sections:

- Unpaid eBills - current eBills and any that have not either been paid or filed through the online service are displayed in this section. You can pay your bill, file it, or view additional the eBill details.
- Paid eBills - eBills that have been paid or filed are displayed in this section. You can view up to 13 months of eBill history. The default display of Paid eBills is 30 days. To view eBills from up to 13 months ago, click on the "Viewing Last 30 Days" link. A window will appear where you can select a different time period. If you have more than 20 eBills in the selected time period, some eBills will appear on other pages. Use the page controls to move between pages or display additional eBills on each page.
- Payees Eligible for eBills - if you have any payees that are eligible for eBills but are not enrolled, they will be displayed in this section.

**Updating eBill Information**

If your login credentials at your payee's site change, you will need to update them in ePay to continue receiving eBills. To update your credentials,

1. Click on the "Payees" tab.
2. Next, click on the payee name. You will be taken to the Payee Details page.
3. In the eBill Summary section, click on "Edit eBill".
4. Enter the new credentials and click "Continue".
5. Your update is now complete.

**Canceling eBills**

To unenroll a payee from the eBill service,

1. Click on the "Payees" tab.
2. Next, click on the payee name. You will be taken to the Payee Details page.
3. In the eBill Summary section, click on "Unenroll eBill".
4. Click “Continue” to confirm the unenrollment.
5. Your payee is now unenrolled from eBills.

If you would like to unenroll multiple payees from eBills, repeat this process for each payee.

Canceling an eBill doesn't delete the payee.

**eBill Errors**

If you receive an eBill Error, click the link and follow the steps noted on the pages to resolve this issue. You may encounter the following errors:

- Your payee's website may have been unavailable when we were attempting to retrieve the latest bill. The system will automatically attempt to retrieve the eBill, unless you are prompted to provide additional information.
- Incorrect Login Credentials- click the error link and follow the steps on the pages to update the credentials that you use to access your payee's site.
- Encountered security questions during login- Click on the link to provide the information requested.

**Terms and Conditions**

Please review the terms and conditions of the service. Click on Continue to start enrolling for eBills.

**IMPORTANT INFORMATION ABOUT THIS AGREEMENT:**

YOU ARE PREPARING TO RECEIVE REQUIRED CONSUMER DISCLOSURES IN AN ELECTRONIC FORM. THEREFORE, THIS AGREEMENT SERVES THE FOLLOWING TWO PURPOSES:

- OBTAIN YOUR AFFIRMATIVE CONSENT TO RECEIVE THE REQUIRED CONSUMER DISCLOSURES IN ELECTRONIC FORM AND PROVIDE YOU WITH A CLEAR AND CONSPICUOUS STATEMENT ABOUT YOUR RIGHTS IN REGARD TO RECEIVING ELECTRONIC CONSUMER DISCLOSURES AS OUTLINED IN THE ELECTRONIC RECORDS AND SIGNATURES IN COMMERCE (E-SIGN) ACT, AND;
- PRESENT YOU WITH THE REQUIRED CONSUMER DISCLOSURES FOR THE EBILL PRESENTMENT SERVICE.

**CONSENT TO RECEIVE ELECTRONIC DISCLOSURE**

BY CHECKING THE "I AGREE TO THE TERMS AND CONDITIONS" CHECK BOX BELOW YOU ARE AFFIRMATIVELY CONSENTING TO RECEIVE THE REQUIRED DISCLOSURE IN ELECTRONIC FORM.

**Terms and Conditions**

This Agreement (the "Agreement") represents the terms and conditions governing the eBill Presentment Service and is between Global CU and you as a consumer of the eBill Presentment Service. Any references to "we", "us" or "our" includes any agent, independent contractor, designee, or assignee that Global CU involves in the provision of the eBill Presentment Service, and any references to "you", "your" or "yours" includes you and any person authorized by you to access the eBill Presentment Service.

Please review this entire document to ensure that you understand the full scope of rights and responsibilities associated with the eBill Presentment Service. These terms and conditions apply to this payee and all future payees you register.

**Description of Features**

The eBill Presentment Service is a feature of your Bill Pay Service that allows you to receive an electronic version of your paper bill that you can view and pay online using ePay.

- **Accessing eBills from a Third Party**
  You are authorizing the eBill Presentment Service to obtain eBill information from the Web site of the payee(s) you designate. For us to provide the service you must provide us with the necessary information needed for this purpose, such as (but not limited to) any user name and/or required password. By doing so, you authorize us to retrieve eBill information on your behalf and you appoint us as agent for this limited purpose.

- **Delivery of eBills**
  We take no responsibility if a payee does not provide an updated eBill in a timely manner. If you do not receive an eBill during a given billing period you may be directed to contact your payee directly. Additionally, Global CU is not responsible for direct or incidental fees, penalties, or damages resulting from late payments caused by the late delivery of an eBill.

- **Incorrect eBills**
  We take no responsibility if a payee provides incorrect eBill information. If you receive an incorrect eBill during a given billing period you may be directed to contact your payee.
directly. Additionally, Global CU is not responsible for direct or incidental fees, penalties, or damages resulting from late payments caused by inaccurate information contained within an eBill.

- **Stop eBills**
  This service can be cancelled for one or all of your eBills at any time, by clicking the "Unenroll eBill" link of the Payee Details page for the applicable eBill(s). You can also call us at 800-790-1763 for assistance. We will notify you if Global CU or a Payee discontinues/stops offering the eBill Presentment Service.

- **Hours of Access**
  You can use the eBill Presentment Service seven days a week, twenty-four hours a day, although some or all services may not be available occasionally due to emergency or scheduled system maintenance, updates or repairs or for other reasons beyond our control.

**Electronic Communication**

Global CU eBill Presentment Service is an electronic Internet based service. Therefore, you understand that this Agreement will be entered into electronically.

- You have the right to have this disclosure provided or made available on paper or in non-electronic form;
- You have the right to withdraw the consent to have the disclosure provided or made available in an electronic form by calling us at 800-790-1763, but this will result in the termination of your eBill Presentment Service;
- The consent to receive electronic consumer disclosures applies to all future required consumer disclosures and any amendments, modifications or supplements in connection with the eBill Presentment Service;
- You can update your email address by clicking on the Account Services function or calling us at 800-790-1763;
- After checking the "I Agree to the Terms and Conditions" check box, you may request a paper copy of this consumer disclosure for a fee of $25.00 by calling the Customer Service number noted in this document.
- You understand that to access and retain this disclosure and to use the eBill Presentment Service, you must have the following: a PC with a supported Internet browser that has "cookies" enabled and supports 128 bit encryption, an Internet connection for the PC, and either a printer or sufficient electronic space to store this disclosure.
- You understand we will deliver to you electronically any customer service communications, including without limitation communications with respect to claims of error or unauthorized use of the eBill Presentment Service.

END - 7/15/2010

**Account Services**

The Account Services Tab serves as a "launch pad" to help locate functionality and features offered by our online service. From the Account Services page you can find helpful links to update your ePay information as well as easy access to available services.

**Update Your Email Address**

It is very important that you keep your email address with us up to date so that we can communication relevant information to you as needed. If you ever need to change that address you have on record with us, you can do so through the Email Address Maintenance page. To access this page, click on the "Account Services" tab, and then click on the "Update Email Address" link.

**Update Language Preference**

As an added enhancement, you can select the language that you would like to have displayed in most areas of our online service. Your language preference can be changed anytime by clicking on the "Account Services" tab and then clicking the "Update Language Preference" link.

**MoneyHQ - Subscribe or Unsubscribe**

To subscribe to MoneyHQ, select the Subscribe option. To learn more about MoneyHQ, click here. If you are already a MoneyHQ user and wish to discontinue the service, select the Unsubscribe option. If you unsubscribe to MoneyHQ, all of your MoneyHQ accounts will be deleted from ePay.

**Manage Alerts**

Manage Alerts
Sign up for FREE email alerts and stay on top of your accounts! Need to know when your account balance reaches a certain level? When your eBill is due? Just take a few seconds to set up an alert and we'll send you an email within 24 hours of your balance reaching that amount. You can also establish alerts to receive notification of any deposits or withdrawals so you'll know exactly what's happening with your accounts at all times.

Alerts can be delivered to any email address you choose, or even to your mobile phone!

**How much does it cost to subscribe to Alerts?**
There are no additional fees for using alerts. It's FREE!

**What types of Alerts are available?**
A variety of alerts are available to assist you with managing your finances. You can choose to set up alerts regarding your balances and transactions with the accounts you have opened with us or your accounts at other institutions. If you have enrolled in our eBills service, you can also receive automatic notifications that your bill is due. It's simple!

**When will I receive Alerts?**
The actual time that alerts are sent and received can vary, but generally you should expect to receive alerts within 24 hours of the triggering event.

**How do I activate the Alerts service?**
To start managing your alerts, click on the Manage Alerts link on the Account Services Tab.

**How many email accounts can I set up to receive alerts?**
You can have two email addresses setup to receive alerts. In addition to the two email accounts, you can also set up your mobile phone to receive text alerts, if your phone and service plan support SMS text messages.

**Is it secure?**
Yes! The content included in an alert is limited and does not contain any sensitive information such as your full account number.

**How do I manage my Alerts?**
Managing your alerts is easy! Simply log into ePay and click on the Manage Alerts link on the Account Services tab. You will see your accounts and the alerts that are setup. It's easy to add new alerts, delete alerts or make changes to existing alerts.

**Can Alerts be sent to my mobile phone?**
Yes! You can choose to receive alerts on your mobile phone as email or text messages. If you can receive email messages on your mobile device, simply enter that email address when setting up your alerts. Or, if you prefer to receive text alerts, just enter your mobile phone number using the format recommended by your mobile service provider. In order to receive an alert on your mobile device, your device (cell phone, pager, PDA, or e-mail account) must be able to receive e-mail messages.

Your address will vary depending on your service provider and the type of device that you are using. Some common examples of email addresses for mobile devices are listed below.

Please contact your service provider if you have questions about receiving text messages on your device.

<table>
<thead>
<tr>
<th>Carrier</th>
<th>SMS text message email address</th>
<th>Also known as</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alltel</td>
<td><a href="mailto:10DigitPhoneNumber@message.alltel.com">10DigitPhoneNumber@message.alltel.com</a></td>
<td></td>
</tr>
<tr>
<td>AT&amp;T</td>
<td><a href="mailto:10DigitPhoneNumber@txt.att.net">10DigitPhoneNumber@txt.att.net</a></td>
<td>Cingular Blue</td>
</tr>
<tr>
<td>Boost Mobile</td>
<td><a href="mailto:10DigitPhoneNumber@myboostmobile.com">10DigitPhoneNumber@myboostmobile.com</a></td>
<td></td>
</tr>
<tr>
<td>Cingular</td>
<td><a href="mailto:10DigitPhoneNumber@mobile.mycingular.com">10DigitPhoneNumber@mobile.mycingular.com</a></td>
<td></td>
</tr>
<tr>
<td>Cingular GoPhone</td>
<td><a href="mailto:10DigitPhoneNumber@cingularme.com">10DigitPhoneNumber@cingularme.com</a></td>
<td>Prepaid service</td>
</tr>
<tr>
<td>Metrocall</td>
<td><a href="mailto:10DigitPhoneNumber@page.metrocall.com">10DigitPhoneNumber@page.metrocall.com</a></td>
<td></td>
</tr>
</tbody>
</table>
Security and Technical Support

Security
The Internet is a rapidly changing marketplace with a wide variety of products and services available online. Although consumers and financial institutions agree that there is great value in offering online services, consumers may be concerned about security.

Our online service is built on a foundation of stringent security policies, rigorously tested technologies, and a highly trained and experienced staff. Our combination of Internet expertise and in-depth knowledge and experience in the financial services industry provide a secure solution to consumer concerns. You may rest easy knowing that your financial information will be protected with state-of-the-art security every step of the way.

How do I protect myself?
We want your online banking experience to be enjoyable and safe. That's why we use 128-bit secure sockets layer (SSL) encryption, constantly updated and monitored systems along with multiple security layers and procedures. We also want to make you aware of several straightforward security tips to keep in mind:

- Use a strong password. Choose passwords that are difficult for others to guess and use a different password for each of your online accounts.
- Change your Passwords frequently. You can do this quickly and easily by logging in and visiting the Account Services tab, and then clicking on "Change My Profile".
- Leave suspicious sites. If you suspect that a website is not what it purports to be, leave the site immediately. Do not follow any of the instructions it presents. For Microsoft Internet Explorer (IE) users setting your browser security setting to "high", a level that makes it more difficult to interact with some Web sites, is also recommended.
- Be alert for scam emails. These may appear to come from a trusted business or friend, but actually are designed to trick you into downloading a virus or linking to a fraudulent website and disclosing sensitive information.
- Though we will communicate with you over email from time to time, we will never request that you provide sensitive or personal information via email. Don't reply to any email that requests your personal information. Be very suspicious of any email from a business or person that asks for your password, Social Security number, or other highly sensitive information and/or one that sends you personal information and asks you to update or confirm it.
- Open emails only when you know the sender. Be especially careful about opening an email with an attachment. We advise that you shouldn't open attachments unless you are confident that you can trust the source
- Do not click on links in emails from unknown senders or on links in emails that are asking you to change or update personal information.
- Do not send sensitive personal or financial information unless it is encrypted on a secure website. Regular emails are not encrypted and are more like sending a post card. Look for the padlock symbol to ensure that the site is running in secure mode before you enter confidential personal information.
- Don't take anything for granted and only do business with companies you know and trust. Always keep in mind that forging emails and creating phony "look alike" websites designed to trick consumers and collect their personal information is not difficult. Make sure that websites on which you transact business post privacy and security statements, and review them carefully.
- Make sure your home computer has the most current anti-virus software. Anti-virus software needs frequent updates to guard against new viruses. We recommend that you use a program that automatically upgrades your virus protection on a regular basis. If you currently do not have this automatic upgrade feature, make sure you update your virus detection...
program weekly and when you hear of a new virus. If your anti-virus product doesn't include spyware protection, we recommend that you install a reputable spyware detection product as well.

- When your computer is not in use, shut it down or disconnect it from the Internet.
- Act quickly if you suspect fraud. If you believe someone is trying to commit fraud and/or if you think you may have provided personal or account information in response to a fraudulent email or Web site, report the incident immediately, change your passwords and monitor your account activity frequently.

**Browser Support**

For this online service we recommend that you use one of the following browsers:

**Windows**
- Firefox 3.0
- Firefox 3.5
- Internet Explorer 7
- Internet Explorer 8

**Macintosh**
- Safari 4

Some areas of our site may require the use of Macromedia Flash or Adobe Acrobat Reader. Other browsers and operating systems may work effectively, however we do not test against them; therefore your experience may vary. We regularly monitor and test browsers to ensure the highest security standards. Our site supports SSL 2.0.

**Pop-up Windows**

It is strongly recommended that you enable the use of pop-ups for our Website. Pop-up functionality is used by many Websites to display advertisements to users, but some services like this one, use pop-up functionality to draw attention to important information.

**Cookies**

In order to provide optimal security, performance and reliability, this service requires that cookies be enabled on your Web browser. Cookies are a small piece of information that a Web server can store on your browser so the system recognizes your actions during a session.

As you browse the Web, some cookies are "set" on your Web browser. For example, cookies are used to store preferences you have requested on frequently visited Web sites. When you close your browser, some cookies are stored in your computer's memory in a cookie file, while some expire immediately. All cookies have expiration dates.

Cookies cannot be used to obtain data from your computer, get your e-mail address or access sensitive or personal information. The only way that any private information could be part of your cookie file would be if you personally provided that information to a Web site. Also, each cookie can only be read at the site where the cookie was created.