

INTERNET BILL PAYMENT SERVICE TERMS AND CONDITIONS AGREEMENT AND DISCLOSURE

Note: All references within this document to the terms "Payment Service" and/or "the Service" reflect the Internet Bill Pay Service offered by the Greater Cincinnati Credit Union.

Electronic Disclosure of the Terms and Conditions Agreement for the Internet Bill Pay Service.

Bill Pay Service.

I acknowledge electronic receipt of the Terms and Conditions Agreement ("Agreement") associated with the Greater Cincinnati Credit Union's Internet Bill Pay Service and agree that I have read and will abide by this agreement. I also agree the Greater Cincinnati Credit Union does not need to provide me with an additional paper (non-electronic) copy of this Agreement unless specifically requested. Further, I understand that a copy of this Agreement can be printed by using my browser's print command and a printer.

Use of a Third-Party Bill Pay Service Provider. D+H is the third-party bill pay service provider who the Greater Cincinnati Credit Union has contracted with to provide bill pay service to its members. Accordingly, the term "D+H" represents the customer service provided by D+H to the Greater Cincinnati Credit Union. The Greater Cincinnati Credit Union, at its sole discretion, reserves the right to change internet bill pay service providers.

Enrollment Request for the Internet Bill Pay Service

The Greater Cincinnati Credit Union reserves the right to refuse enrollment in the Internet Bill Pay Service to any member who does not meet the Internet Bill Pay Service criteria which has been established by the credit union. Included in these criteria is a requirement that subscribers to this service must live within the United States, its possessions and territories. Members must also maintain an active share-draft checking account in good standing.

Internet Bill Pay Service

As used in this Agreement, the term "Payee" means the vendor, biller, person or entity to whom you wish a bill payment to be directed; "Payment Instructions" means the information provided by you to the Service for a bill payment to be made to your Payee (e.g., Payee name, account number, payment amount, payment date, etc.); "Payment Account" means your selected Credit Union account, from which all bill payments may be made and/or such funds collected; "Business Day" means Monday through Friday, excluding Federal holidays; "Payment Date" means the Business Day of your choice upon which your bill payment will be made and your Payment Account will be debited; and "Cutoff Time" means 7:00 p.m. Eastern Standard Time on any Business Day, and is the time by which you must transmit instructions to have them considered entered on that particular Business Day.

By providing the Payment Service with the names and account information of those entities and/or persons to whom you wish to direct payment, you authorize the Service to follow the Payment Instructions that it receives from you or your authorized user through the Internet Bill Pay Service. When the Service receives a payment instruction, you authorize it to debit your Payment Account and remit funds on your behalf so that the funds arrive as close to the Business Day designated by you as soon as reasonably possible.

For this reason, it is necessary that all Payment Dates selected by you be no less than (6-7) Business Days before the actual due date for payments that are being sent by check and (3-5) days for ACH payments, (not the late date and/or a date in the grace period). It is your responsibility to schedule your bill payments in such a manner that your obligations will be paid on time. Payment instructions entered after the Cutoff Time or on a non-Business Day will be considered entered in the Service on the next Business Day. If you properly follow the procedures described herein, and the Service fails to send a payment according to the Payment Instructions received, the Service will bear responsibility for all late charges. In any other event, including but not limited to choosing a Payment Date which is not six (6) Business Days before the due date or on or past the due date stated on your invoice or bill, the risk of incurring and the responsibility for paying any and all late charges or penalties shall be borne by you.

A bill payment is "In Process" starting at the Cutoff Time on the Payment Date. A bill payment is a "Pending Payment", starting from the time you enter Payment Instructions until the payment is "In Process." A bill payment is considered "In Process" on the Business Day you selected as the scheduled Payment Date. A payment is considered "Completed" when Harland Financial Solutions issues the payment either by check or electronically. You may cancel or edit any Pending Payment (including recurring bill payments) by following the directions provided on the Internet Bill Pay system Online Help. There is no charge for canceling or editing a Pending Payment. Please note:

we may not have a reasonable opportunity to act on any stop payment or cancellation order given after a payment is "In Process" and it is not possible to stop or cancel a payment which is "Completed." If you desire to cancel or stop any payment which is "In Process", you must call the Greater Cincinnati Credit Union during normal business hours at (513)559-1234 or (800)-803-1234. Although we will make every effort to accommodate your request, we will have no liability for failing to do so. Stop payment requests sent to us via electronic mail or in any other manner may not reach us in time for us to act on your request. Stop payment requests will be accepted only if we have a reasonable opportunity to act on such a stop payment order. If you call, we may also require you to present your request in writing within fourteen (14) days after you call. The charge for each stop payment order will be the then current charge for such service as disclosed in our Fee Schedule. The Service will use its best efforts to make all your payments properly. However, the Service shall incur no liability if it is unable to complete any payments initiated by you through the Service because of the existence of any one or more of the following circumstances:

1. If, through no fault of ours, your Payment Account does not contain sufficient funds to complete the payment;
2. The bill payment processing center is not working properly and you know or have been advised by the Service about the malfunction before you execute the transaction;
3. The Payee mishandles or delays a payment sent by the Service;
4. You have not provided the Service with the correct names, phone numbers, or account information for those persons or entities to whom you wish to direct payment;
5. Circumstances beyond the Service's control (such as, but not limited to, fire, flood, or interference from an outside force) that prevent the proper execution of the transaction and the Service has taken reasonable precautions to avoid those circumstances.

Provided none of the foregoing five (5) exceptions to the Service's performance obligations are applicable, if the Service causes an incorrect amount of funds to be removed from your Payment account or causes funds from your Payment Account to be directed to a person or entity which does not comply with your Payment Instructions, the Service shall be responsible for returning the improperly transferred funds to your Payment Account and for directing to the proper recipient any previously misdirected payments or transfers.

Payment will be made to your Payee either electronically via the Automated Clearing House (ACH) or by check. The method of payment depends upon the processing method that can be accommodated by the Payee or Harland Financial Solutions (e.g., some Payees are unable to accept electronic payments).

The payment may be deducted from your Payment Account by two methods depending upon the amount of the payment and your credit history. The two methods are: 1.) Via an electronic debit through the Automated Clearing House Association (ACH) or 2.) Via a draft drawn on your account and processed through the Federal Reserve System (as if you had written a check drawn upon your Checking Account.) All bill payments debited from your account will appear on your monthly Statement of Account and under the "BILL PAY HISTORY" section of the Internet Bill Pay on the Greater Cincinnati Credit Union Online Banking System. ACH debits will reflect the name of the Payee (e.g., XYZ Utility Company) as well as the date and amount; payments by check will be reflected on your statement with a date, payee and address, and amount. All payments can be viewed with the Payee's name, payment amount and payment date by reviewing your recent payment history under the electronic Payment List option provided to you as part of the Internet Bill Pay Service.

Prohibited Payments

The following payment types are prohibited through the Service:

1. Tax Payments
2. Court Ordered Payments (i.e. child support, IRS, speeding tickets)
3. Payments to Payees outside of the United States or its possessions/territories
4. Payments over \$5,000.00

Access Code and Security.

To access the Internet Bill Pay service you will need to log on to the Greater Cincinnati Credit Union Online Banking service with your account number and Access Code and then click on the Bill Payment icon. From there the system will link you to the Internet Bill Pay site.

You agree not to give or make available your Greater Cincinnati Credit Union Online Banking Account Number and Access Code to any unauthorized individuals. You are responsible for all bill payments you, and your Internet Bill Pay

authorized user, authorize using the Service. If you permit other persons to use the Service or your Greater Cincinnati Credit Union Account Number and Access Code (even though you have agreed not to disclose this information); you are responsible for all transactions they authorize. If you believe that your Greater Cincinnati Credit Union Account Number and Access Code has been lost, stolen or compromised, or that someone may attempt to use the Service without your consent or has transferred money from your account by accessing your account without your permission, you must notify the Greater Cincinnati Credit Union at once by calling us during business hours.

You also agree that the Greater Cincinnati Credit Union may revoke your Internet Bill Pay and/or Online Banking account access services if unauthorized account access and/or transactions occur as the apparent result of negligence in the safeguarding of the Account Number and Access Code belonging to you and/or your authorized user. Further, you agree that, if the Greater Cincinnati Credit Union is notified that you have included the credit union in the filing of a petition of bankruptcy, the Greater Cincinnati Credit Union may revoke or refuse to grant you Internet Bill Pay service and/or the Greater Cincinnati Credit Union Online Banking account access to your account.

By enrolling for and using this Internet Bill Pay service you agree that Greater Cincinnati Credit Union has the right to transfer funds from your available balance on your line of credit account as well as from all of your share accounts or funds available through Courtesy Pay to recover funds for all payments that have been requested to be paid by you and your authorized user: this includes accounts on which you are the primary member-owner, as well as accounts on which you are the joint owner.

Alterations and Amendments.

The terms of this Agreement, applicable fees and service charges may be altered or amended by the Service from time to time. In such event, the Service shall send notice to you at your address of record or by secure electronic message via the Greater Cincinnati Credit Union Online Banking service. Any use of the services after the Service sends you a notice of change will constitute your agreement to such change(s). Further, the Service, may, from time to time, revise or update the programs, services, and/or related material, which may render all such prior versions obsolete. Consequently, the Service reserves the right to terminate this Agreement as to all such prior versions of the Internet Bill Pay programs, services, and/or related material and limit access to the Service's more recent revisions and updates.

Address Changes.

You agree to promptly notify Greater Cincinnati Credit Union member service in writing of any address change. Changing your address on the Service does not automatically update your address of record at Greater Cincinnati Credit Union. Similarly, updating your address at Greater Cincinnati Credit Union does not automatically update the address on the Service.

Termination or Discontinuation.

In the event you wish to discontinue the Service, you must contact Greater Cincinnati Credit Union within 10 days prior to the actual service discontinuation date. You must request the service discontinuation by written correspondence sent via the mail. Written notice must be signed and sent to: C/o Accounting Department, 7221 Montgomery Rd, Cincinnati, OH 45236

Greater Cincinnati Credit Union may terminate the Service to any individual at any time with cause, but without advance notice. Neither termination nor discontinuation shall affect your liability or obligation under this Agreement.

Payee Limitations.

The Service reserves the right to refuse to pay any person or entity to which you may direct a payment. The Service is obligated to notify you promptly if it decides to refuse to pay a person or entity designated by you. This notification is not required if you attempt to pay tax or court-related payments or payments outside the United States and its possessions/territories (American Samoa, Guam, Marshall Islands, Micronesia, N. Mariana Islands, Palau, Puerto Rico and the Virgin Islands), which are prohibited under this agreement.

Information Authorization.

Through your enrollment in the Internet Bill Pay Service, you agree that Greater Cincinnati Credit Union (or its third-party bill pay service provider) reserves the right to request a credit agency report and/or a review of your credit rating at its own expense through an authorized credit agency/bureau. In addition, you agree that the Service reserves the right to obtain financial information regarding your account from a merchant or financial institution to resolve payment-posting problems.

Disputes.

In the event of a dispute regarding the Service, you and the Service agree to resolve the dispute by looking to this Agreement. You agree that this Agreement is the complete and exclusive statement of the agreement between you and the Service which supersedes any proposal or prior agreement, oral or written, and any other communications between you and the Service relating to the subject matter of this Agreement. If there is a conflict between what one of the Service's employees says and the terms of this Agreement, the terms of the Agreement shall control.

Assignment.

You may not assign this Agreement to any other party. The Service may assign this Agreement to any future, directly or indirectly, affiliated company. The Service may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third-party service providers.

No Waiver.

The Service shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by the Service. No delay or omission on the part of the Service in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

Captions.

The captions of Sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions for the Agreement.

Governing Law.

This Agreement shall be governed by and construed in accordance with the laws of the State of Ohio, United States of America, without regard to its conflicts of law provisions.