



## **Chief Financial Federal Credit Union One-time Payment Terms and Conditions**

**Terms Governing Use of the Service.** Please read these terms and conditions carefully before accessing or using the Chief Financial Online Loan Payment Service (“Service”). By accessing or using the Service, you agree to be bound by the terms and conditions below. If you do not accept the terms and conditions of this Agreement, you may not access or use the Service.

**Payment for Services.** By submitting payments through the Service, you authorize Chief Financial Federal Credit Union to process your payments according to your instructions. You are responsible for any legal, regulatory, or banking penalties and fees that may be assessed for supplying false information to us for use with Service. By accepting these Terms and Conditions, you represent to Chief Financial Federal Credit Union that: (i) you are 18 years old or older; (ii) you are using your actual identity and any information you provide is accurate and complete, (iii) you are legally authorized to make payments using the Transaction Account; and (iv) your use of the Service will not violate any local, state, national or international laws or regulations.

**Timing.** By providing Chief Financial Federal Credit Union with a payment authorization under the Service, you authorize Chief Financial to charge the Transaction Account to remit funds on your behalf to pay your loan payment. It is your responsibility to make timely payment authorizations, so that funds will arrive at Chief Financial Federal Credit Union by the date that they are due.

One time ACH payments submitted by 3 pm Eastern Time will credit your loan the next business day, payments submitted after 3 pm Eastern Time will credit in two business days.

Credit card payments are processed daily. You shall bear the risk and responsibility for paying any late charges or penalties resulting from the late receipt of any payment made under the Service.

**Banking Limitations.** In using the Service, you are requesting Chief Financial Federal Credit Union to make payments for you from your designated Transaction Account. If your bank or financial institution is unable to process a transaction (for example, there are not sufficient funds in the Transaction Account to cover the transaction, or if the funds in the account are unavailable for any reason), the transaction may not be completed.

**No Additional Charges.** As a customer of the Service, you will not be charged by Chief Financial Federal Credit Union for payment authorizations that you choose to send electronically. Please check with your bank or financial institution for charges on their end.

**Return Item Fees.** If any electronic payment is returned unpaid by your financial institution for any reason, we may charge, and you agree to pay a returned payment fee. You may also be charged late fees based on the terms and conditions of your loan agreement.

**Your Agreement.** By clicking the submit button, you acknowledge that you have read and understood this agreement and that you agree to be bound by the terms and conditions set forth above and any future amendments to this agreement which may be made from time to time.