



Terms and Conditions

Terms and Conditions Terms and Conditions

Online Payment Program - Terms and Conditions

You have a choice of a Standard Payment or Recurring Payment. This Agreement supplements and does not replace the agreement governing your Loan or Credit Card Account. When using Guest Pay, you authorize a single, non-recurring payment through Homeland Credit Union (HCU) Online Payment Program (OPP), you agree to pay a \$4.95 fee per payment. If you register and authorize a single or recurring card or ACH payments through HCU's OPP, you will not be charged a fee.

By your use of the Homeland Credit Union (HCU) Online Payment Program (OPP) you are authorizing HCU to pay your loan payment through direct debits from your designated checking or savings or debit card account. In addition, by providing us with your banking information and agreeing to these terms and conditions, you authorize us to follow the payment instructions (one-time payment or pre-authorize auto draft payment) that we receive through the OPP. When we receive a payment instruction, you authorize us to debit your bank account and obtain funds on your behalf so that the funds arrive as close to the business day designated by you as reasonably possible. You also authorize the financial institution that holds your bank account to debit your account.

Under federal law you have the right to delay or stop a payment instruction provided you give your financial institution notice of at least three business days before the scheduled debit date (the payment due date). The actual settlement date (the date the ACH transaction occurs against your identified account) should be no earlier than three days before the payment due date on your bill. You agree that you are participating in this program at your own risk. HCU shall not be liable for any losses or damages of any kind that you may incur due to any varying in the actual date your account is debited.

You agree to be bound by any rules your bank requires for pre-authorized electronic funds transfers. Your bank's policies will determine if any additional charges will apply to your account and how the debit charges will appear on your banking statement. If the debit for your loan payment does not occur for any reason including, but not limited to, insufficient funds, a closed account, changed financial information, or unauthorized debits, your HCU payment will not be processed. In addition, you may be subjected to additional charges by HCU and/or your bank if the bank rejects or reverses the debit payment.

Your participation in the HCU's OPP is subject to HCU's approval. It is your sole responsibility to ensure that your email address and banking information is accurate. HCU will do everything reasonable to maintain the integrity and security of all electronic information. By using this service, you, as the user, agree to expressly limit HCU from any and all liability for any direct, indirect, incidental, special or

consequential damages, or damages for loss of profits, revenue, data or use, incurred by you as the user. You understand and agree that HCU reserves the right, upon notification, to terminate your participation in this program at any time without cause or for any reason.