

## AGREEMENT FOR BILL PAYOR SERVICE

The following are terms of using the Bill Payor Service offered by CheckFree through the Heart O'Texas Federal Credit Union. This service is offered through a secure provider and you must complete certain enrollment steps to begin using it. Please make sure you understand each item and sign the agreement below.

- The Bill Payor Service is offered by a third party vendor called CheckFree and is not a direct part of the Credit Union.
- I understand that I must maintain a checking account and PCU home banking to have this service. I also understand that my checking account may not be closed if there are pending transactions thru CheckFree.
- I understand that transactions may take five days to post to the account that is being credited. In the event of holidays or weekends, it could take longer.
- The monthly service charge as stated in the Credit Union's Truth In Savings disclosure and fee schedule is assessed on the 10<sup>th</sup> of each month. If the 10<sup>th</sup> of the month falls on a weekend or holiday, the fee will be assessed the following working day.
- All fees relating to HOTFCU checking account apply.
- Enrollment is via an online enrollment form.
- CheckFree will confirm your identity by using a credit reporting agency and by comparing data you input with data on your credit report. If your identity can be confirmed, you will be automatically directed to the Payment Center welcome page. If your identity cannot be conformed, you will be instructed to print the enrollment form and send it to CheckFree with additional requested information to confirm your identity.
- Account ownership will be confirmed through the submission of a small ACH debit/credit transaction to your account. You MUST confirm the amount of the transaction from the account history by responding to an email sent to you by CheckFree.
- If you need assistance, contact EDS E. Banking customer service at 1-888-868-5193 or at [paymentcenter@eds.com](mailto:paymentcenter@eds.com).

I have read the above and understand each item.

\_\_\_\_\_   
Member Signature

\_\_\_\_\_   
Date

\_\_\_\_\_   
Account Number