



Last Updated 06/2018

Online Banking and Bill Pay Terms and Conditions

River City FCU strives to provide members with the highest quality online Services, including **rcityonline** Online Banking ("rcityonline") and **rcityiPay** Bill Pay ("rcityiPay"). By enrolling in any of these services, you agree to all the terms and conditions contained in this Agreement and Disclosure (the "Agreement").

We may offer additional online or electronic service(s) and features from time to time. Any added service(s) and features will be governed by this Agreement and by any terms and conditions provided to you at the time the new service(s) or feature is added and/or at the time of enrollment for the feature or service if applicable. These terms and conditions may be modified or cancelled from time to time without notice, except as required by law.

AGREEMENT

This Agreement contains the terms that govern the use of rcityonline and rcityiPay. You may use any of these service(s) to access your accounts through the Internet or Smart Device. By using of these services to access an account(s), you are agreeing to the terms of this Agreement, which supplements the terms and agreements of your account(s) to which you have previously agreed. Examples of accounts that you may elect to access include deposit accounts and loan accounts.

To your knowledge, there are no present defaults under any agreements that govern your account(s) at River City FCU, including but not limited to the Account Agreement and the Membership Application. You understand and agree that this does not constitute a legal renewal of any existing agreement. Except as may be specifically modified hereby, any existing agreements governing your account(s) at River City FCU shall remain in full force and in effect, independent of any transactions you may conduct.

You hereby authorize anyone to whom you give your login information to make withdrawals or perform other transactions or requests on any account(s) accessible through Online Banking and Bill Pay Service. You further understand and agree that you are responsible for all transactions and that this authorization shall control any agreement you have with River City FCU. For more information on these services, refer to the Account Information Disclosure that you received upon account opening.

Failure of any or all of these services due to natural disaster including but not limited to fire, earthquake, flood, any failure or delay of transportation, power, communications system or similar circumstance beyond our control will not be the liability of River City FCU or our service providers.

You may occasionally receive emails or calls from River City FCU regarding specific offers. However, no River City FCU employee or affiliated company will contact you via email, phone or other messaging system to request your account number, ID, PIN, passcode or other personal identifying information. If you are contacted by anyone requesting this information, please notify us immediately.

THIRD PARTY LINKS

River City FCU may establish links between our service(s) and other services operated by third parties. We are not responsible for contents therein and assume no control over other such service(s). These terms and conditions may be modified, changed or altered at any time without prior notice. It is the

responsibility of you, the user, to review this agreement regularly. Your continued use of service(s) following any such changes, modifications or alterations shall constitute your acceptance of such.

YOUR RESPONSIBILITY

Under this agreement, you attest that you are the legal owner of the financial information accessible to you via rcityonline and rcityiPay. You also agree that all information that you have provided to be used in connection with these services is accurate, current and complete, and that you have the authority to provide such information to us for the purpose of using one or more service(s). You agree not to misrepresent your identity and to keep your personal information current and accurate.

ONLINE BANKING SERVICE

The promotional name for River City FCU's Online Banking Service is **rcityonline**. You are solely responsible for all of your Online Banking transactions and the confidentiality of your Personal Identification Number (PIN) or password. You agree not to disclose or otherwise make your PIN or password available to anyone. By reading this agreement, you acknowledge that you must have your own PIN or password to activate the Online Banking Service. You agree that you will immediately notify River City FCU and cancel your PIN or password if an unauthorized person obtains access to your PIN or password.

All monetary transactions entered via rcityonline will be completed subject to the available funds in your account.

River City FCU provides alerts via in-session message, email and text message free of charge, however, your mobile phone carrier rates and fees apply when using text alerts. You understand that this agreement is subject to change with proper notification prior to the effective date of the change, as provided by applicable laws or regulations.

BILL PAYMENT SERVICE (online)

The promotional name for River City FCU's online Bill Pay Service is **rcityiPay**. You are responsible for all single payments that are processed on the business day you designate the payment to be processed, subject to the available funds in your account, provided the payment request is received prior to the designated cut-off time. Recurring payments will be processed on the dates you have designated, unless such date falls on a non-business day resulting in your payment being processed on the next business day.

Generally, payments are made electronically; however, if a merchant is not currently set up to accept our electronic payments, our online Bill Pay Service will mail a check through the United States Postal Service. Neither River City FCU nor our online Bill Pay Service are responsible for late payments or late charges incurred due to late mail delivery or any other circumstances outside of the Bill Pay system.

When scheduling payments, please note that the process date is not the day your payee will receive payment. This could affect the day your payment is applied to your account. For electronic payments, you must allow a minimum of three (3) business days for payment to reach your payee. For check payments, the number of days to allow payments to reach your payee depends on the location of the payee. Please use the following recommendations to ensure your payment is received on time. For payees located in Central or Eastern portion of the U.S., allow a minimum of five (5) business days. For Midwest, allow a minimum of seven (7) business days. For West Coast and Hawaii, allow a minimum of eight (8) business days.

Funds must be available in your checking account on the date specified as the process date. If your payment request cannot be processed due to insufficient funds in your designated checking account, an insufficient funds charge will be debited from your account in accordance with the River City FCU Fee Schedule.

Scheduled payments that fall on a weekend or holiday will be paid on the following business day. Open payee enrollment gives members unlimited capacity to add payees. In order to establish a level of quality control, new payees will be notified in advance of payment. Successful notification can take up to 14 days. Therefore, when setting up a payment for a new payee, please wait until the Payee Status reads *available*.

Any fees described above apply to the use of rcityiPay. Additional fees may be incurred for late payments or insufficient funds on your account. There are no fees for individual transactions. Please refer to the River City FCU Fee Schedule for more information.

In the event that your checking account balance is not sufficient and you are currently enrolled in overdraft protection, River City FCU will transfer funds from your selected overdraft account and charge a fee for the overdraft transfer in accordance with the River City FCU Fee Schedule.

Stop payment orders cannot be accepted for electronic items that have already been processed. A stop payment may be accepted for a check item that has not been presented to your account. A stop payment fee will be charged for this service in accordance with the River City FCU Fee Schedule. River City FCU will not be responsible for the collection of overpayments of funds that have been made to a merchant/payee.

River City FCU reserves the right to change the terms, conditions, disclosures and fees at any time. If any of the above-mentioned changes incur, proper notification will be made as required by law. Your use of Bill Pay following the receipt of such notification constitutes acceptance of any such changes.

The Bill Pay Agreement and Disclosure shall be governed in accordance with the laws of the State of Texas, to the extent that they are not preempted by applicable federal law.

River City FCU reserves the right to suspend or terminate your Bill Pay Service, without prior notification.

CANCELLATION

You may cancel your rcityonline and rcityiPay service at any time by notifying us of your intent to cancel in writing or by calling us at (210) 225-6866. We may terminate your participation for any reason at any time. We are not obligated to notify you in advance.

CONTACT

Member Service Center
P.O. Box 12689
San Antonio, TX 78212-0689
(210) 225-6866 or (800) 535-3322
riverscityfcu@riverscityfcu.org