

HORIZONS FEDERAL CREDIT UNION
TERMS AND CONDITIONS
FOR CLICK AND PAY
BILL PAY SYSTEM
PO Box 1881
Binghamton, NY 13902-1881
(607) 724-5876

The Click and Pay Agreement and Disclosures (“Agreement”) applies to your use of the service, which permits you to access your accounts with us via the internet for services selected by you and agreed upon by us.

The following information describes the various types of Click and Pay Services which are available to members together with your rights and responsibilities concerning these transactions, including your rights under the Electronic Funds Transfer Act.

PLEASE READ THIS DOCUMENT CAREFULLY. You may want print or save this document for future reference, or if you would like to receive a paper copy you may email your request to info@horizonsfcu.com, or call Member Services at (607) 724-5876. Some information may not pertain to you.

Electronic Funds Transfers are deposits to, withdrawals from, or transfers between your accounts, which are not originated by check, draft or similar paper instrument. If your account(s) involves such transfers, you have certain rights under law, which are described below. PLEASE CONTACT US BY CALLING THE ABOVE TELEPHONE NUMBER IF YOU HAVE ANY QUESTIONS.

I. Defined Terms. As used in this Agreement, the following terms shall have the following meanings:

“Account” or “Accounts” - Means your deposit and loan accounts with us including but not limited to: checking, money market, certificate of deposit and savings account(s) accessible.

“Click and Pay” - Means the process or payment by which we pay your designated payee based on your payment instructions.

“Business Day” - Means Monday through Friday, excluding Federal Holidays.

“Credit Union” - Means Horizons FCU and its affiliates, subsidiaries and any agent, independent contractor, designee or assignee which this credit union may, in its sole discretion, employ in the provision of this service.

“Electronic Record” - Means a contract or other records created, generated, sent, communicated, received, or stored by electronic means.

“Payee” - Means the biller to whom you wish a Bill Payment to be directed.

“Payment Instructions” - Means the information provided by you to schedule a Bill Payment be made to your payee, subject to limitations in this Agreement.

“Send On Date” - Means the business day payment will be sent out

“Transaction” - Means each payment instruction or funds transfer.

“We,” “Our,” and “Us” - Means Horizons FCU

“You” and “Your” means each depositor on an account accessible by this online service.

II. Authorization

This Agreement applies to all persons that are parties to the accounts. This Agreement contains the terms and conditions governing Click and Pay, including disclosures required by federal law. Please read this Agreement carefully and keep a copy for your records.

By subscribing to Click and Pay, you acknowledge that you have received and read this Agreement and agree to its terms and conditions. You also acknowledge that this Agreement has been accepted by one or more of the persons who established the subject account with us.

By choosing to use Click and Pay, you agree that the terms and conditions in this Agreement, and any amendments or changes hereafter, apply to you and any others whom you permit to use the service. If you do not agree with the terms and conditions, you may not use Click and Pay. By using Click and Pay, you consent to the electronic transmissions of personal financial information. Your consent will be deemed effective for as long as you use Click and Pay.

You agree that each owner of an account is authorized to access all of the funds held in that account. We are entitled to act on transaction instructions received using your User ID and Password and you agree that the use of your User ID and Password will have the same effect as your signature authorizing the transaction. You are responsible for keeping your passwords and account data confidential.

III. Access and Functions

Using your computer or other internet-access device, you can access the system 24 hours a day, 7 days a week, except during any special or scheduled maintenance periods.

Using your User ID and Password, you can, subject to these terms and conditions and the applicable service specifications:

- View transaction history
- Schedule payments from your checking accounts
- Setup E-bills
- Expedited payments
- Send Money Online

IV. Hardware and Software Requirements

Our processor regularly monitors and tests browsers and operating systems to ensure the highest standards are in place. A new version of a browser or operating system is supported beginning on the date the software is commercially released to the public. You are responsible for any defect, malfunction or interruption in service or security due to hardware failure, your choice of internet service provider and systems and computer services. We are not responsible for any errors or failures caused by any malfunction of your computer, and we are not responsible for any computer virus or related problems that may be associated with the use of Bill Payment, your computer or other internet-access device.

You are also responsible for all telephone charges incurred in connecting to Click and Pay and for charges by any service provider providing connection to the internet.

V. Password and Security

During your enrollment, you will choose a User ID and Password. Using your password has the same effect as your signature authorizing transactions. You agree to safely keep the password, not to record the password or otherwise disclose or make the password available to anyone other than authorized users of your accounts. Anyone to whom you disclose your password and anyone who has access to your password will have full access to your account information, including full access to your accounts. You have no ability to limit any such person's authority. If anyone uses your password with your permission, you will be responsible for any transactions performed by that person.

VI. Your Liability

Tell us at once if you believe your password has been lost, stolen or otherwise became available to an unauthorized person. Please contact us immediately by telephone or in writing. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your accounts (plus your maximum overdraft line of credit). If you tell us within two business days, you can lose no more than \$50 if someone used your password without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your password, and we can prove that we could have stopped someone from using your password without your permission, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days of the date we mail a periodic statement to you, you may not get any money you lost after the 60 days if we show that we could have stopped someone from taking the money if you would have told us in time.

VII. Contact in Event of Unauthorized Access

If you believe your password has been lost or stolen or that someone may or has fraudulently accessed your account without your permission, contact the credit union by telephone (607) 724-5876, or write Horizons FCU, PO Box 1881, Binghamton, NY 13902-1881.

VIII. Information about Click and Pay

You can pay bills either on an automatic recurring basis or periodically as you request. You may designate which checking account will be used for Click and Pay. To use the system, you will provide us with the name and address of the payee, your account number with that person and any other information we require to properly debit your designated checking account with us and credit your account with the payee. You also agree that your account will have sufficient account to cover payments made through Click and Pay on the dates you request payment. If your account does not have sufficient account balance, we will attempt to reprocess the debit from your account two more times. If you do not have sufficient funds the amount will be subject to collection proceedings. If the item is sent by check and you do not have sufficient funds in the account when the item attempts to clear your account it can be returned to the payee. It will be up to the payees policy as to whether the item is subsequently submitted a second time for payment and in what manner it may be submitted.

If your account number or any other information changes, or if you wish to add or delete payments, you must enter all such designations and changes in the appropriate fields through the system prior to the processing time. You authorize us to make all changes submitted by you or any other person having access to your password and account information.

Payments are processed either through an electronic transmission to the payee or by check drawn from your checking account which is mailed to the payee. Payees who receive electronic delivery will receive your, payment, including your account number, through a secure network. All credit union share drafts are sent through the US mail or in the case of expedited payments using FedEx. Payments made by check are generally received and credited by most payees within four to five business days. If we receive any payment instructions from a payee, we may follow those instructions, to help ensure that the payment is received by the payee promptly.

IX. Send On Date for Click and Pay

In order to ensure that your Payment will be received by the due date you specify during Bill Payment set up, you must have collected funds available in your checking account by the processing date. The processing date is determined first by whether the item is going by paper check or electronically. Items mailed by paper check are sent out five to seven business days before the due date to the payee and will clear your account just as if you had mailed the check yourself. For items sent electronically the processing date is three to four business days before the due date. Electronic items are debited from your checking account three to four business days in advance of the due date. If there are not sufficient funds available on the processing date we will make two more attempts to process the transaction on the next two business days. The transaction is cancelled after the third failed attempt and you must re-enter the transaction.

X. Service Limitations and Prohibited Payments

Payments are limited to United States mailing addresses and you agree not to initiate payments to any foreign addresses. You agree to not make a payments of alimony, child support, taxes, other governmental fees, or court directed payments. There is a \$1.00 minimum payment and a maximum payment of \$10,000 per transaction, with total maximum daily payments of \$20,000 through Click and Pay.

We reserve the right to refuse to pay any merchant or other person to whom you may direct a payment. We are obligated to notify you promptly if we decided to refuse to pay a payee. This notification is not required if you attempt one or more of the prohibited payments set forth above.

XI. Canceling an Order

You may cancel or edit a pending payment until such time that the transaction is processed, by selecting and accurately completing the appropriate fields from within the system. If we do not receive your complete and accurate instruction canceling or editing a payment prior to such times, we will process the transaction. This section applies to a recurring or one-time transaction.

XII. Overdrafts

When you schedule a payment, you authorize and are requesting us to withdraw the necessary funds from your account with us and make payments for you from your account. Each

instruction to us to withdraw from an account is an order to us to pay from that account on the specified date. We debit the amount from your account one day after the send date for payments made electronically. If we are unable to complete the transaction for any reason associated with your account (for example, there are not sufficient funds or uncollected funds in your account to cover the transaction) we will attempt to collect the funds two more times. If we are unable to collect the funds due the credit union the outstanding amount or amounts will be subject to collection.

We may charge the payments against the account even though the charge creates an overdraft. In some instances you will receive a return notice from us. In these cases, you agree that a non-sufficient funds (NSF) fee will be charged in accordance with the credit unions established and published service fees. Further, you also agree that a NSF fee may be charged to your account even if the payment is not returned but is paid and overdraws your payment account. If you overdraw your account, you agree to immediately pay us the overdrawn amount together with any applicable fees. If the account is maintained in connection with an overdraft credit plan, any overdraft will be made in accordance with the agreement or rules governing that account rather than this Agreement.

By enrolling for and using this Click and Pay Service, you agree that we have the right to collect funds from all of your accounts 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.

XIII. Fees

You authorize us to charge you service fees identified in our current fee schedule, and as it may be amended by us from time to time.

You are responsible for any and all telephone access fees or internet service fees that may be assessed by your telephone and/or internet service provider.

XIV. Our Liability For Failure to Process Funds Transfer or Payments

We will use our best efforts to make all your payments according to your payment instructions. We will, however, incur no liability if we are unable to complete a payment initiated by you because of the existence of any one or more of the following circumstances:

1. If the payment would exceed the maximum permitted amount, your account has been re-titled, closed, blocked for security reasons, or subject to legal process or other encumbrances restricting the transfer.
2. If the processing center is not working properly, and you know or have been advised by us about the malfunction before you execute the transaction.
3. If the payee mishandles or delays a Payment sent by us.
4. If you have not provided us with the correct names, addresses, phone numbers, or account information for those persons or entities to whom you wish to direct payment (payee).

5. If circumstances beyond our control (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction, and we have taken reasonable precautions to avoid those circumstances.
6. If you have not properly followed the instructions for using this service.
7. If your operating system is not properly installed or functioning properly.
8. For errors or failures from any malfunctions of your browser, internet service provider, computer, computer virus or other problems relating to the computer equipment you use, including, without limitation, your inability to access the web site or any part of the application.
9. For a failure to provide access or for interruptions in access due to system failure.

Provided none of the foregoing exceptions to the service performance obligations is applicable, if the service causes an incorrect amount of funds to be removed from your account, we shall be responsible for returning the improperly transferred funds to your account. If the service causes funds from your account to be directed to incorrect payee, you agree to help us recover funds directed to the incorrect payee. We will make every effort to direct to the proper recipient any previously misdirected payments.

NOTWITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT, UNLESS NOTHERWISE PROHIBITED BY LAW, THE FOREGOING SHALL CONSTITUTE OUR ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. EXCEPT AS SPECIFICALLY PROVIDED FOR HEREIN, IN NO EVENT SHALL WE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN CONNECTION WITH OR IN ANY WAY RELATED TO THE EQUIPMENT, SOFTWARE AND/OR PAYMENT SERVICE.

XV. Exclusion of Liability and Warranties

Our Payment service makes use of a private network, intended for authorized users only. We have confidence in the security measures we employ; however, this is not an invitation for individuals to attempt unauthorized access. BY USING THIS SERVICE, YOU AGREE TO ACCEPT COMPLETE RESPONSIBILITY THEREFORE, CREDIT UNION, AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, AGENTS AND SERVICE PROVIDERS, DISCLAIM ANY AND ALL LIABILITY, WHETHER NOW KNOWN OR OTHERWISE, WITH RESPECT TO YOUR USE, AUTHORIZED OR UNAUTHORIZED, AND CREDIT UNION FURHTER SPECIFICALLY DISCLAIMS ANY AND ALL WARRANTIES WITH RESPECT THERETO, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND/OR FITNESS FOR A PARTICULAR PURPOSE.

Web Content and Materials

The information and materials contained in this website - and the terms and conditions of the access to and use of such information and materials - are subject to change without notice. Not all products and services may be available in all geographic areas. Your eligibility for particular products and services is subject to our final determination and acceptance.

We and our suppliers may discontinue or make changes in the information, products or services described herein at any time. Any dated information is published as of its date only, and we do not undertake any obligation or responsibility to update or amend any such information. We reserve the right to terminate any or all website offerings without prior notice to the user. Furthermore, by offering information, products or services via this Worldwide Website, no solicitation is made by us to any person to use such information, products or services in Jurisdictions where the provision of such information, products or services is prohibited by law.

Limitation of Liability

Because of the possibility of human and mechanical error as well as other factors, we are not responsible for any errors in our omissions from information contained in or accessed through this website. All such information is provided "as is" to the user without express or implied warranties of any kind including the warranties of merchantability, non-infringement of intellectual property or fitness for any particular purpose. Furthermore, we will not be liable for any delay, difficulty in use, inaccuracy of information, computer viruses, malicious code or other defect in this website, or for the incompatibility between this website's files and the user's browser or other site accessing program. Nor will we be liable for any other problems experienced by the user due to causes beyond our control. No license to the user is implied in these disclaimers.

Links to Other Sites

Links that are to non-Horizons FCU websites are provided solely as pointers to information on topics that may be useful to users of the Horizons FCU website, and we have no control over the content on such non-Horizons FCU websites. If you choose to link to a website not controlled by us, we make no warranties, either express or implied, concerning the content of such a site, including the accuracy, completeness, reliability or suitability thereof for any particular purpose, nor do we warrant that such site or content is free from any claims of copyright, trademark or other infringement of the rights of third parties or that such site or content is devoid of viruses or other contamination. We do not guarantee the authenticity of documents on the internet. Links to non-Horizons FCU sites do not imply any endorsement of or responsibility for the opinions, ideas, products, information or services offered at such sites, or any representation regarding the content at such sites.

Disclaimer

Product offers, rates, terms and other information provided herein are subject to change without notice. We may discontinue or make changes in the information, products or services described herein at any time. We reserve the right to terminate any or all web offerings without prior notice to the user. Due to occasional inaccessibility to our website, we cannot guarantee completeness or accuracy of the information provided herein. We reserve the right, in our sole discretion and without any obligation, to correct any error or omissions in any portion of the services, product or materials.

XVI. In Case of Errors or Questions

If you believe that there has been an error related to a service, you have questions or need more information about a funds transfer or related service, or you believe your statement or receipt is wrong contact the credit union by phoning (607) 724-5876, or write Horizons FCU, PO Box 1881, Binghamton, NY 13902-1881 as soon as you can. We must hear from you no later than 60 calendar days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.
4. Please also include a telephone number at which you can be reached in the event we need any additional information.

If you tell us orally, we retain the right to require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

The 10 day period in the preceding paragraph may be extended to 20 business days, if the error involves a transfer to or from the account within 30 days after the first deposit to the account was made.

If the error involves an electronic transfer from your account to buy goods or services direct from a merchant, a transfer initiated outside of the United States or a transfer that occurred within 30 days after the first deposit to the account was made, the 45 day time period to investigate your complaint or question will be 90 days in place of 45 days.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. If you received credit during the investigation, your account will be debited at that time. You may request copies of the documents that we used in our investigation for a reasonable charge.

XVII. Account Information Disclosure

The circumstances under which we may provide information about your accounts to third parties are summarized in our current privacy notice. You may access the privacy notice on

www.horizonsfcu.com or request a paper copy by writing to us at Horizons FCU, PO Box 1881, Binghamton, NY 13902-1881.

XVIII. Third Parties.

You understand that support and services are provided by third parties other than us and you authorize us to contract with third parties to provide such support and service.

XIX. Electronic Record Consent

You consent to receive Electronic Records that may be required to be made available during the course of your Click and Pay relationship with us. You have a right to withdraw the consent to receive electronic records by notifying us in writing at Horizons FCU, PO Box 1881, Binghamton, NY 13902-1881

XX. Your Right to Obtain Paper Copies

You have a right to obtain electronic records in paper form, upon request. You may obtain a paper copy of an electronic record by contacting us by phone (607) 724-5876. We may charge photocopy fees identified in our current fee schedule.

XXI. Periodic Statements

Your account activity will appear on your periodic account statement. If there is no activity in a particular month, you will receive statements at least quarterly. You agree to review your account statement promptly after you receive it. If your account statement shows a transaction that you did not authorize, you must notify us at once.

A copy of any documentation provided to you which indicated that an electronic fund transfer was made shall be admissible as evidence of such transfer and shall constitute prima facie proof that such transfer was made.

XXII. Notification of Change in Name or Address

You agree to notify us promptly in writing of any change via secure messaging or to Horizons FCU, PO Box 1881, Binghamton, NY 13902-1881.

XXIII. Termination or Discontinuation

In the event you wish to discontinue Click and Pay, you must notify us in writing. Written notice of service discontinuance must be supplied ten (10) business days prior to the first day of the month to: Horizons FCU, PO Box 1881, Binghamton, NY 13902-1881. If you notify us verbally, you must also send us written notification. After your proper notice is received by us, the actual discontinuance date, for purposes of monthly fees, will be the first of the next month. As such, monthly fees will not be pro-rated. You authorize us to continue making transfers, bill payments and other transactions you have previously authorized until the first day of the next month following receipt of a proper election to terminate or discontinue your account. Once we have acted upon your closing notice, we will make no further transfers, payments or transactions from your account, including transfers, payments or transactions you have previously authorized.

Any one person who can use the account is eligible to terminate this service. If more than one person is authorized to withdraw funds from your account, or if another person is authorized to electronically access your account, we cannot stop that person from using the service.

We may modify, suspend or terminate your privilege of using Click and Pay and may withhold approval of any transaction, at any time, without prior notice to you. In the event we terminate your privileges, we will try to notify you in advance but are not required to do so. You will be notified as soon as practicable.

Neither termination nor discontinuation shall affect your liability or obligation under this Agreement. If either you or we end your rights to use the service, we will no longer be required to complete any of your transactions. You will remain obligated to us under this Agreement for all your payments, even if they occur or are completed after this Agreement ended.

XXIV. Information Authorization

In order to facilitate Bill Payment or investigate fraud, it may be necessary to obtain additional information from other financial institutions, merchants or consumer credit reporting companies. By accepting and using Bill Payment, you agree that we have the right to request a review of your credit rating at our expense through an authorized bureau. In addition, you authorize us to obtain information regarding your Bill Payment transaction from a merchant or other payee to resolve payment pending problems.

Disputes

In the event of a dispute regarding the service, you 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 us which supersedes any proposal or prior agreement, oral or written, and any other communications between you and us relating to the subject matter of this Agreement. If there is a conflict between what one of our employees says and the terms of this Agreement, the terms of this Agreement shall control.

XXV. Assignment

You may not assign this Agreement to any other party. We may assign this Agreement to our successor in interest or to any, directly or indirectly, affiliated company. We may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

XXVI. No Waiver

We shall not be deemed to have waived any of our rights or remedies hereunder unless such waiver is in writing and signed by us. No delay or omission on our part 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.

Governing Law

This Agreement is governed by the federal laws of the United States and the laws of the state of New York, unless otherwise required by federal or state law. Any issue relating to an account or

service with us that you access through the Bill Payment service shall be governed by the laws specified in the agreement for that account or service if there is a separate agreement for that account or service.

Captions

The captions of the sections contained herein are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

XXVII. Amendment

We may amend or change the terms and conditions, including all applicable fees and service charges, of this Agreement at any time. We will provide you with notice at least thirty (30) days before the amendment becomes effective by sending written notice to your address on record with us if the amendment or change will result in greater costs or liability to you or stricter limitations on the transfers you may make. To the extent permitted by applicable law, we will notify you of any such change or amendment electronically by posting such notice on our Bill Payment login page. If however, an immediate change in the terms and conditions is necessary for security reasons, we may amend these terms and conditions without such prior notice.

Any use of the services after we send you notice of the change or amendment will constitute your agreement to such change(s) or amendment(s). If you do not agree to the change or amendment, you must notify us prior to the effective date of the change or amendment and cancel your access to the service.

Further, we may, from time to time, revise or update the programs, services, and/or related material, which may render all such prior versions obsolete. Consequently, we reserve the right to terminate this Agreement as to all such prior versions of the Bill Payment service programs, services and/or related material and limit access to the service's more recent revisions and updates.

XXVIII. Conflict of Provisions

This Agreement is intended to supplement and not to replace other agreements between you and us relating to your accounts, including without limitation, our deposit account rules. In the event of a conflict between this Agreement and any other account rules and agreements that apply to your accounts, this Agreement shall govern and prevail, unless otherwise specified in this Agreement.

Please note that your account will be available in approximately five to seven days to begin use of Bill Payment. Please use your password and User ID that is mailed to you in the enrollment process.

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