

Internet Bill Payment ('WebPay') and Mobile Bill Payment ('MobilePay') Terms and Conditions

INTRODUCTION – This Terms and Conditions Agreement and Electronic Funds Transfer Act Disclosure (the 'Agreement') governs your use of our WebPay, and your use, if any, of our MobilePay. With our WebPay, you use your internet-connected, browser-enabled computer or other device to access your account via our WebTeller website. With our MobilePay, you use a mobile device such as a cell phone, PDA, smart phone, wireless tablet, or any other small wireless device, together with our proprietary application, to access your account via our MobileTeller. Using your computer or mobile device, you direct us to make payments to another person ('Payee') on your behalf and to be debited from your designated account with us, subject to our acceptance and the terms and conditions of this Agreement with us. We reserve the right to refuse your designation of a payee for any reason. By subscribing to or using our WebPay and, if applicable, our MobilePay, you agree that the terms of this Agreement will remain in effect until revoked by us or revoked by you notifying us at the address provided below and after we have a reasonable time to act on it. You remain obligated for any payments made by us on your behalf. Terms and Conditions relating to our other services remain in effect and are incorporated into this Agreement by reference. Bill payments are processed by Electronic Fund Transfers (EFT). Please see the Electronic Fund Transfers Agreement & Disclosure/Supplement received most recently for your account, which discloses important information concerning your rights and obligations. Please read this Agreement carefully and keep a copy for your records.

TERMINOLOGY – Where ever occurring in this Agreement, 'you' or 'your' means each person who is authorized to use our WebPay service, each person authorized to use our associated MobilePay service (as applicable), and each person subject to the Membership and Account Agreement and the Account Card associated with the account from which funds are debited (or refunds credited to) for your use of our WebPay and/or MobilePay service. You and anyone else you authorize to access or use our WebPay and/or MobilePay must abide by our rules, regulations, policies and procedures, including any amendments made from time to time of which you will be informed in advance if required by and to the extent consistent with the law. Where ever occurring in this Agreement, 'we', 'us' and 'our' refers to: CASCADE COMMUNITY FEDERAL CREDIT UNION, PO BOX 1166, ROSEBURG OR 97470, 541.672.9000.

SETTING UP WEBPAY – To use our WebPay, you must complete our WebPay enrollment form accessed thru our WebTeller internet portal. To make a payment, you must first add that person (or organization) as a new payee using the menu selections "PAYEE" then "ADD A PAYEE" within our WebPay. Once you have set up your list of authorized payees in our WebPay, you may make a payment to a name on the list by entering the appropriate information. You can add a name, delete a name, or change a name on the list within our WebPay. We reserve the right to refuse for any reason your designation of a payee. You may also use the Transfer function of our WebPay to transfer funds from your account with us to an account you own at another financial institution. For difficulties with our WebPay, you may receive assistance at 1.866.859.5431, typically from 5am PT until 11pm PT, Monday thru Friday. These times are subject to change without notice.

SETTING UP MOBILEPAY – To use our MobilePay, you must first complete our WebPay enrollment form. To make a payment, you must first have established that person (or organization) as a payee

within our WebPay. (See instructions elsewhere in this Agreement.) Once you have set up your list of authorized payees in our WebPay, you may use our MobilePay to make a payment to a name on the list. You can only add to, delete from, or change a listing on the list within our WebPay. Not all functionality that exists in our WebPay is available in our MobilePay.

USE AND LIMITATIONS – You may make an unlimited number of payments using our WebPay and/or MobilePay. However, you may not make more than one payment per payee per day using our WebPay and/or MobilePay. And each transaction may not exceed \$25,000 using our WebPay, and typically may not exceed \$2500 using our MobilePay. These limits are subject to change without notice. All overdraft and overdraw protection provided with your checking account will be available for payments using our WebPay and/or MobilePay. You can use our WebPay and/or MobilePay to send payments for nearly any purpose including college tuition, utility bills, mortgage or rent payments, charitable donations, etc. You may pay, upon our acceptance, almost any person you wish. However, payments may not be: 1) to any person that is not a US Person (US citizen or resident alien), person outside the United States, any non-US account, or any person prohibited by the US government from being a payee of a US Person; 2) remitted to tax authorities, government entities or collection agencies; 3) remitted to investment or securities trading companies, brokers, or trade taxing authorities; 4) remitted to satisfy court-mandated obligations (alimony, child support, or judgments); or 5) for any gambling or illegal activity. This service is limited to payments for consumer purposes and is not provided for business or commercial purposes.

SINGLE PAYMENTS – A single payment will be processed on the business day that you have designated in our WebPay or MobilePay as the payment process date, provided the payment is submitted prior to the daily cut-off time on that date. The daily cut-off time set by us is currently 1:00 (one o'clock) PM, Pacific Time. A single payment submitted after the cut-off time on the designated process date will be processed on the following business day. If you designate a non-business date (generally weekends and certain holidays) as the payment process date, the payment will be processed on the first business day following the designated process date.

RECURRING PAYMENTS – You may set up automatically recurring payments only in our WebPay. Based upon your selected frequency settings for the payment, a process date is calculated for the next occurrence of the payment. If the calculated process date is a non-business date (generally weekends and certain holidays), it is adjusted based upon the following rules:

* If you have selected the "Pay Backward" option, the process date for the new occurrence of the payment is adjusted to the first business date prior to the calculated process date.

* If you have not selected the "Pay Backward" option (or if the "Pay Backward" option is not available), the process date for the new occurrence of the payment is adjusted to the first business date after the calculated process date.

Note: If your frequency settings for the recurring payment specify the 29th, 30th, or 31st as a particular day of the month for processing and that day does not exist in the month of the calculated process date, then the last calendar day of that month is used as the calculated process date.

FOR ALL PAYMENTS – YOU MUST ALLOW AT LEAST FIVE (5) BUSINESS DAYS, PRIOR TO THE DUE DATE, for each bill payment to reach a Payee capable of receiving payments through electronic remittance (electronic payment). YOU MUST ALLOW AT LEAST SEVEN (7) BUSINESS DAYS, PRIOR TO THE DUE DATE, for each bill payment to reach a Payee not capable of receiving payments through

electronic remittance (hardcopy check payment). You can take action to change or cancel a bill payment in our WebPay prior to the 1:00 (one o'clock) PM, Pacific Time, on the business day the bill payment is to be initiated. Certain (but not all) of these changes can be made in our MobilePay. We reserve the right to change the cut-off time and we will notify you of any change as required by law.

CHARGES – Refer to our current Fee Schedule for any fees we may charge you for your use of our WebPay and/or MobilePay. At the time you consider using our special WebPay services such as rush payments and gift or donation checks, the fees for these services will be disclosed to you. The fee will be separate from the expedited transaction or gift or donation check and will be charged directly to your account with us. We reserve the right to charge you for research time involving payments no longer available in your screen history. You will be informed of any such charges before they are incurred. Please contact us with any questions about fees. Fees associated with your account with us will still apply and are in addition to any fees for our WebPay and/or MobilePay services. Non-payment of any fees incurred by you may result in the cancellation of this and other of our services to you. Your internet service provider and/or wireless carrier may charge you a fee for accessing the internet, for the data transmitted and/or received, and/or for your access to our MobilePay. Please contact your provider to get specific details concerning your internet/wireless data plan and fees.

SUFFICIENCY – You agree to have collected funds available on deposit in the account you designate in amounts sufficient to pay for all bill payments requested, as well as, any other payment obligations you have to us. We reserve the right, without liability, to reject or reverse a bill payment if you fail to comply with this requirement or any other terms of this Agreement. If you do not have sufficient funds in the account and we have not exercised our right to reverse or reject a bill payment, you agree to pay for such payment obligations on demand. You further agree that we, at our option, may charge any of your accounts with us to cover such payment obligations.

RESPONSIBILITIES – You agree that payments made using our WebPay and/or MobilePay are the same as those made using paper checks, drafts, transfers, or online payments and are bound by the same rules, regulations, state, and federal laws. Payees must be set up using our WebPay for the account you have with us before you are able to make a payment using our MobilePay. If you permit other persons to use your User ID and Password to access our WebPay and/or MobilePay service, you are responsible for any transaction they authorize from your Payment Account. If you believe that your WebPay and/or MobilePay User ID or Password is lost, stolen, or known to someone who is not an Authorized User, report it immediately to us. Your liability is determined by our policies, and federal and state law.

LIABILITY – We are not responsible if a bill payment cannot be made due to incomplete, incorrect, or outdated information you provided us or if you attempt to pay a person not on your Authorized Payee list. You are solely responsible for the safekeeping of, and controlling access to, your Personal Identification Number (PIN). You are liable for all transactions you make or that you authorize another person to make even if that person exceeds the authority you give them. If you want to terminate the authority of another person, you must change your PIN immediately; then you must arrange with us to remove the authority of that person. You will be responsible for any bill payment request you make that contains an error or is a duplicate of another bill payment. We are not responsible for a bill payment that is not made if you did not properly follow the instructions for making a bill payment. We are not liable for

any failure to make a bill payment if you fail to promptly notify us after you learn that you have not received credit from a payee for a bill payment. We are not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be our agent. In any event, we will not be liable for any special, consequential, incidental, or punitive losses, damages, or expenses in connection with this Agreement or the WebPay Service, even if we have knowledge of the possibility of them. We are not liable for any act, failure to act or delay in acting if it is caused, in whole or in part, by any cause beyond our reasonable control.

LIMITATIONS – Neither we nor any of our service providers assume responsibility for the timeliness, deletion, delivery error, or failure to store any user data, communications or personalization settings in connection with your use of our WebPay and/or MobilePay. Neither we nor any of our service providers assume responsibility for the operation, security, functionality or availability of any mobile or internet-connected device or mobile or internet network which you utilize to access our WebPay and/or MobilePay. You agree, when utilizing our WebPay and/or MobilePay service on any device you use, to exercise good judgment and discretion when obtaining or transmitting information. Financial information shown on our WebPay and/or MobilePay reflects the most recent account information available through our WebPay and/or MobilePay, and may not be current. You agree that neither we nor our service providers will be liable for any delays in the content, or for any actions you take in reliance thereon. If you need current account information you agree to contact us directly.

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