

# ViaBill Pay Agreement

Effective May 19, 2022

ViaBill Pay is a product whereby you initiate the payment of a bill over the Internet and the funds are automatically deducted from your checking account at Via Credit Union. Funds must be available in the account on the specified "Send On" date when authorizing payments and transfers. If funds are not available, a Non-Sufficient Funds (NSF) or Overdraft fee will be assessed.

Unless Via Credit Union is negligent, ViaCU cannot be held responsible for the timely payment of bill(s) or the accuracy of information entered into the bill payment system.

A checking account is required to use ViaBill Pay. If there are no bills paid in a period of ninety (90) days Via Credit Union will cancel this service. It is your responsibility to re-enroll, if you wish to continue using the service. However, I understand I can cancel the service at any time. To cancel ViaBill Pay, email [viabillpay@viacu.org](mailto:viabillpay@viacu.org).

When a new payee is setup in ViaBill Pay, it will automatically determine whether the payment will be sent electronically or sent by check based upon the payees known preferred method of payments. **Checks sent through ViaBill Pay will not be debited from your account until the payee processes the check.** Funds must be available in the account on the specified "Send On" date when authorizing payments. If funds are not available, a NSF or Overdraft fee will be assessed.

ViaBill Pay cannot be used to pay bills outside the United States.

Via Credit Union has the right to cancel your use of ViaBill Pay, much like your checking account can be closed, if not used properly. We may change the ViaBill Pay Agreement at any time and will notify you as required by law.