

TERMS AND CONDITIONS OF THE BILL PAYMENT SERVICE

SERVICE DEFINITIONS

"Service" means the bill payment service offered by your Credit Union and CU*Answers, Inc., through Fiserv Corporation.

"Agreement" means these terms and conditions of the bill payment service.

"Biller" is the person or entity to which you wish a bill payment to be directed or is the person or entity from which you receive electronic bills, as the case may be.

"Payment Instruction" is the information provided by you to the Service for a bill payment to be made to the Biller (such as, but not limited to, Biller name, Biller account number, and Pay Date).

"Payment Account" is the checking account from which bill payments will be debited.

"Billing Account" is the checking account from which all Service fees will be automatically debited.

"Business Day" is every Monday through Friday, excluding Federal Reserve holidays.

"Pay Date" is the day you want your Biller to receive your bill payment and is also the day your Payment Account will be debited, unless the Pay Date falls on a non-Business Day in which case it will be considered to be the previous Business Day.

"Due Date" is the date reflected on your Biller statement for which the payment is due; it is not the late date or grace period.

"Scheduled Payment" is a payment that has been scheduled through the Service but has not begun processing.

PAYMENT SCHEDULING

The earliest possible Pay Date for each Biller (typically four (4) or fewer Business Days from the current date) will be designated within the application when you are scheduling the payment. Therefore, the application will not permit you to select a Pay Date less than the earliest possible Pay Date designated for each Biller. When scheduling payments you must select a Pay Date that is no later than the actual Due Date reflected on your Biller statement unless the Due Date falls on a non-Business Day. If the actual Due Date falls on a non-Business Day, you must select a Pay Date that is at least one (1) Business Day before the actual Due Date. Pay Dates must be prior to any late date or grace period.

THE SERVICE GUARANTEE

Due to circumstances beyond the control of the Service, particularly delays in handling and posting payments by Billers or financial institutions, some transactions may take longer to be credited to your account. The Service will bear responsibility for any late payment related charges up to \$50.00 should a payment post after its Due Date as long as the payment was scheduled in accordance with the guidelines described under "Payment Scheduling" in this Agreement.

PAYMENT AUTHORIZATION AND PAYMENT REMITTANCE

By providing the Service with names and account information of Billers to whom you wish to direct payments, you authorize the Service to follow the Payment Instructions that it receives through the payment system. In order to process payments more efficiently and effectively, the Service may edit or alter payment data or data formats in accordance with Biller directives.

When the Service receives a Payment Instruction, you authorize the Service to debit your Payment Account and remit funds on your behalf so that the funds arrive as close as reasonably possible to the Pay Date designated by you. You also authorize the Service to credit your Payment Account for payments returned to the Service by the United States Postal Service or Biller, or payments remitted to you on behalf of another authorized user of the Service.

The Service will use its best efforts to make all your payments properly. However, the Service shall incur no liability and any Service Guarantee shall be void if the Service is unable to complete any payments initiated by you because of the existence of any one or more of the following circumstances:

1. If, through no fault of the Service, your Payment Account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your overdraft account;
2. The payment processing center is not working properly and you know or have been advised by the Service about the malfunction before you execute the transaction;
3. You have not provided the Service with the correct Payment Account information, or the correct name, address, phone number, or account information for the Biller; and/or,
4. Circumstances beyond control of the Service (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the transaction and the Service has taken reasonable precautions to avoid those circumstances.

Provided none of the foregoing exceptions are applicable, if the Service causes an incorrect amount of funds to be removed from your Payment Account or causes funds from your Payment Account to be directed to a Biller which does not comply with your Payment Instructions, the Service shall be responsible for returning the improperly transferred funds to your Payment Account, and for directing to the proper Biller any previously misdirected transactions, and, if applicable, for any late payment related charges.

PAYMENT METHODS

The Service reserves the right to select the method in which to remit funds on your behalf to your Biller. These payment methods may include, but may not be limited to, an electronic payment, an electronic to check payment, or a laser draft payment (funds remitted to the Biller are deducted from your Payment Account when the laser draft is presented to your financial institution for payment).

PAYMENT CANCELLATION REQUESTS

You may cancel or edit any Scheduled Payment (including recurring payments) by following the directions within the application. There is no charge for canceling or editing a Scheduled Payment. Once the Service has begun processing a payment it cannot be cancelled or edited, therefore a stop payment request must be submitted.

STOP PAYMENT REQUESTS

The Service's ability to process a stop payment request will depend on the payment method and whether or not a check has cleared. The Service may also not have a reasonable opportunity to act on any stop payment request after a payment has been processed. If you desire to stop any payment that has already been processed, you must contact Customer Service. Although the Service will make every effort to accommodate your request, the Service will have no liability for failing to do so. The Service may also require you to present your request in writing

within fourteen (14) days. The charge for each stop payment request will be the current charge for such service as set out in the applicable fee schedule.

PROHIBITED PAYMENTS

Payments to Billers outside of the United States or its territories are prohibited through the Service.

EXCEPTION PAYMENTS

Tax payments and court ordered payments may be scheduled through the Service, however such payments are discouraged and must be scheduled at your own risk. In no event shall the Service be liable for any claims or damages resulting from your scheduling of these types of payments. The Service Guarantee as it applies to any late payment related changes is void when these types of payments are scheduled and/or processed by the Service. The Service has no obligation to research or resolve any claim resulting from an exception payment. All research and resolution for any misapplied, mis-posted or misdirected payments will be the sole responsibility of you and not of the Service.

BILL DELIVERY AND PRESENTMENT

This feature is for the presentment of electronic bills only and it is your sole responsibility to contact your Billers directly if you do not receive your statements. In addition, if you elect to activate one of the Service's electronic bill options, you also agree to the following:

Information provided to the Biller - The Service is unable to update or change your personal information such as, but not limited to, name, address, phone numbers and e-mail addresses, with the electronic Biller. Any changes will need to be made by contacting the Biller directly. Additionally it is your responsibility to maintain all usernames and passwords for all electronic Biller sites. You also agree not to use someone else's information to gain unauthorized access to another person's bill. The Service may, at the request of the Biller, provide to the Biller your e-mail address, service address, or other data specifically requested by the Biller at the time of activating the electronic bill for that Biller, for purposes of the Biller informing you about Service and/or bill information.

Activation - Upon activation of the electronic bill feature the Service may notify the Biller of your request to receive electronic billing information. The presentment of your first electronic bill may vary from Biller to Biller and may take up to sixty (60) days, depending on the billing cycle of each Biller. Additionally, the ability to receive a paper copy of your statement(s) is at the sole discretion of the Biller. While your electronic bill feature is being activated it is your responsibility to keep your accounts current. Each electronic Biller reserves the right to accept or deny your request to receive electronic bills.

Authorization to obtain bill data - Your activation of the electronic bill feature for a Biller shall be deemed by us to be your authorization for us to obtain bill data from the Biller on your behalf. For some Billers, you will be asked to provide us with your user name and password for that Biller. By providing us with such information, you authorize us to use the information to obtain your bill data.

Notification - The Service will use its best efforts to present all of your electronic bills promptly. In addition to notification within the Service, the Service may send an e-mail notification to the e-mail address listed for your account. It is your sole responsibility to ensure that this information is accurate. In the event you do not receive notification, it is your responsibility to periodically logon to the Service and check on the delivery of new electronic bills. The time for notification may vary from Biller to Biller. You are responsible for ensuring timely payment of all bills.

Cancellation of electronic bill notification - The electronic Biller reserves the right to cancel the presentment of electronic bills at any time. You may cancel electronic bill presentment at any time. The timeframe for cancellation of your electronic bill presentment may vary from Biller to Biller. It may take up to sixty (60) days, depending on the billing cycle of each Biller. The Service will notify your electronic Biller(s) as to the change in status of your account and it is your sole responsibility to make arrangements for an alternative form of bill delivery. The Service will not be responsible for presenting any electronic bills that are already in process at the time of cancellation.

Non-Delivery of electronic bill(s) - You agree to hold the Service harmless should the Biller fail to deliver your statement(s). You are responsible for ensuring timely payment of all bills. Copies of previously delivered bills must be requested from the Biller directly.

Accuracy and dispute of electronic bill - The Service is not responsible for the accuracy of your electronic bill(s). The Service is only responsible for presenting the information we receive from the Biller. Any discrepancies or disputes regarding the accuracy of your electronic bill summary or detail must be addressed with the Biller directly.

This Agreement does not alter your liability or obligations that currently exist between you and your Billers.

EXCLUSIONS OF WARRANTIES

THE SERVICE AND RELATED DOCUMENTATION ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

PASSWORD AND SECURITY

You agree not to give or make available your password or other means to access your account to any unauthorized individuals. You are responsible for all payments you authorize using the Service. If you permit other persons to use the Service or your password or other means to access your account, you are responsible for any transactions they authorize. If you believe that your password or other means to access your account has been lost or stolen or that someone may attempt to use the Service without your consent or has transferred money without your permission, you must notify the Service at once by calling your Credit Union during customer service hours.

YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS

If you tell us within two (2) Business Days after you discover your password or other means to access your account has been lost or stolen, your liability is no more than \$50.00 should someone access your account without your permission. If you do not tell us within two (2) Business Days after you learn of such loss or theft, and we can prove that we could have prevented the unauthorized use of your password or other means to access your account if you had told us, you could be liable for as much as \$500.00. If your monthly financial institution statement contains transfers that you did not authorize, you must tell us at once. If you do not tell us within sixty (60) days after the statement was sent to you, you may lose any amount transferred without your authorization after the sixty (60) days if we can prove that we could have stopped someone from taking the money had you told us in time. If a good reason (such as a long trip or a hospital stay) prevented you from telling us, we may extend the period.

ERRORS AND QUESTIONS

In case of errors or questions about your transactions, you should as soon as possible notify us via one of the following:

1. Contact your Credit Union during customer service hours; or
2. You can also inquire about a payment through the product.

If you think your statement is incorrect or you need more information about a Service transaction listed on the statement, we must hear from you no later than sixty (60) days after the FIRST statement was sent to you on which the problem or error appears. You must:

1. Tell us your name and Service account number;
2. Describe the error or the transaction in question, and explain as clearly as possible why you believe it is an error or why you need more information; and,
3. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send your complaint in writing within ten (10) Business Days after your verbal notification. We will tell you the results of our investigation within ten (10) Business Days after we hear from you, and will correct any error promptly. However, if we require more time to confirm the nature of your complaint or question, we reserve the right to take up to forty-five (45) days to complete our investigation. If we decide to do this, we will provisionally credit your Payment Account within ten (10) Business Days for the amount you think is in error. If we ask you to submit your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your Payment Account. If it is determined there was no error we will mail you a written explanation within three (3) Business Days after completion of our investigation. You may ask for copies of documents used in our investigation. The Service may revoke any provisional credit provided to you if we find an error did not occur.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

It is our general policy to treat your account information as confidential. However, we will disclose information to third parties about your account or the transactions you make ONLY in the following situations:

1. Where it is necessary for completing transactions;
2. Where it is necessary for activating additional services;
3. In order to verify the existence and condition of your account to a third party, such as a credit bureau or Biller;
4. To a consumer reporting agency for research purposes only;
5. In order to comply with a governmental agency or court orders; or,
6. If you give us your written permission.

SERVICE FEES AND ADDITIONAL CHARGES

Any applicable fees will be charged regardless of whether the Service was used during the billing cycle. There may be a charge for additional transactions and other optional services. You agree to pay such charges and authorize the Service to deduct the calculated amount from your designated Billing Account for these amounts and any additional charges that may be incurred by you. Any financial fees associated with your standard deposit accounts will continue to apply. You are responsible for any and all telephone access fees and/or Internet service fees that may be assessed by your telephone and/or Internet service provider.

FAILED OR RETURNED TRANSACTIONS

In using the Service, you are requesting the Service to make payments for you from your Payment Account. If we are unable to complete the transaction for any reason associated with your Payment Account (for example, there are insufficient funds in your Payment Account to cover the transaction), the transaction will not be completed. In some instances, you will receive a return notice from the Service. In such case, you agree that:

1. You will reimburse the Service immediately upon demand the transaction amount that has been returned to the Service;
2. For any amount not reimbursed to the Service within fifteen (15) days of the initial notification, a late charge equal to 1.5% monthly interest or the legal maximum, whichever rate is lower, for any unpaid amounts may be imposed;
3. You will reimburse the Service for any fees imposed by your financial institution as a result of the return;
4. You will reimburse the Service for any fees it incurs in attempting to collect the amount of the return from you; and,
5. The Service is authorized to report the facts concerning the return to any credit reporting agency.

ALTERATIONS AND AMENDMENTS

This Agreement, applicable fees and service charges may be altered or amended by the Service from time to time.

In such event, the Service shall provide notice to you. Any use of the Service after the Service provides you a notice of change will constitute your agreement to such change(s). Further, the Service may, from time to time, revise or update the applications, services, and/or related material, which may render all such prior versions obsolete. Consequently, the Service reserves the right to terminate this Agreement as to all such prior versions of the applications, services, and/or related material and limit access to only the Service's more recent revisions and updates. In addition, as part of the Service, you agree to receive all legally required notifications via electronic means.

ADDRESS OR BANKING CHANGES

It is your sole responsibility to ensure that the contact information in your user profile is current and accurate. This includes, but is not limited to, name, address, phone numbers and email addresses. Changes can be made by contacting your Credit Union. Any changes in your Payment Account should also be made in accordance with the procedures outlined within the application's Help files. All changes made are effective immediately for scheduled and future payments paid from the updated Payment Account information. The Service is not responsible for any payment processing errors or fees incurred if you do not provide accurate Payment Account or contact information.

SERVICE TERMINATION, CANCELLATION, OR SUSPENSION

In the event you wish to cancel the Service, you may have the ability to do so through the product, or you may contact your Credit Union during customer service hours.

Any payment(s) the Service has already processed before the requested cancellation date will be completed by the Service. All Scheduled Payments including recurring payments will not be processed once the Service is cancelled. The Service may terminate or suspend Service to you at any time. Neither termination nor suspension shall affect your liability or obligations under this Agreement.

BILLER LIMITATION

The Service reserves the right to refuse to pay any Biller to whom you may direct a payment. The Service will notify you promptly if it decides to refuse to pay a Biller designated by you. This notification is not required if you attempt to make a prohibited payment or an exception payment under this Agreement.

RETURNED PAYMENTS

In using the Service, you understand that Billers and/or the United States Postal Service may return payments to the Service for various reasons such as, but not limited to, Biller's forwarding address expired; Biller account

number is not valid; Biller is unable to locate account; or Biller account is paid in full. The Service will use its best efforts to research and correct the returned payment and return it to your Biller, or void the payment and credit your Payment Account. You may receive notification from the Service.

INFORMATION AUTHORIZATION

Your enrollment in the Service may not be fulfilled if the Service cannot verify your identity or other necessary information. Through your enrollment in the Service, you agree that the Service reserves the right to request a review of your credit rating at its own expense through an authorized bureau. In addition, you agree that the Service reserves the right to obtain financial information regarding your account from a Biller or your financial institution (for example, to resolve payment posting problems or for verification).

DISPUTES

In the event of a dispute regarding the Service, you and the Service 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 the Service which supersedes any proposal or prior agreement, oral or written, and any other communications between you and the Service relating to the subject matter of this Agreement. If there is a conflict between what an employee of the Service or Customer Service Department says and the terms of this Agreement, the terms of this Agreement will prevail.

ASSIGNMENT

You may not assign this Agreement to any other party. The Service may assign this Agreement to any future, directly or indirectly, affiliated company. The Service may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

NO WAIVER

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

CAPTIONS

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

GOVERNING LAW

This Agreement shall be governed by and construed in accordance with the laws of the State of Georgia, without regard to its conflicts of laws provisions. To the extent that the terms of this Agreement conflict with applicable state or federal law, such state or federal law shall replace such conflicting terms only to the extent required by law. Unless expressly stated otherwise, all other terms of this Agreement shall remain in full force and effect.

THE FOREGOING SHALL CONSTITUTE THE SERVICE'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT SHALL THE SERVICE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE EQUIPMENT, SOFTWARE, AND/OR THE SERVICE.

ELECTRONIC COMMERCE SERVICE AGREEMENT

This Agreement (“Agreement”) is made by and between CU*Answers, Inc. of 6000 – 28th Street, SE, Suite 100, Grand Rapids, MI 49546. and _____ (“Client”) of _____, and is as follows:

1. Scope of Agreement

CU*Answers, Inc. agrees to make available an electronic commerce system for Client and to provide Client with the electronic commerce services (“Services”) for elective use by Client’s depositors and account holders (“Users”) pursuant to the terms of this Agreement, its Schedules and the Procedures and Customer Services appendices.

2. Term of Agreement

This Agreement shall be effective as of _____ (“Effective Date”) and shall remain in force for a period of three (3) years (“Initial Term”); and shall automatically renew and extend for successive one (1) year terms, commencing at the conclusion of the Initial Term or any renewal term, unless contrary notice in writing is given by Client or CU*Answers, Inc. at least two hundred ten (210) days prior to termination of the then current term. Upon termination, the obligations of a continuing nature shall continue to be binding and in full force and effect. If, upon termination under this paragraph or under paragraph 4.5 Client has chosen to continue to offer a like service without CU*Answers, Inc. as the provider, Client will pay all mutually agreed upon expenses incurred by CU*Answers, Inc. to make the conversion. Notwithstanding anything to the contrary contained in this Agreement, if the agreement between CU*Answers, Inc. and Fiserv Corporation pursuant to which CU*Answers, Inc. is able to provide the Services as provided for by this Agreement shall expire or terminate for any reason whatsoever, this Agreement shall terminate and shall be deemed to have mutually terminated one (1) day prior to the expiration or termination of CU*Answers, Inc’s agreement with Fiserv Corporation.

3. Forms

All forms and other documents required for the proper utilization of the Services shall be provided by Client at its expense. All such forms and documents shall be consistent with those that CU*Answers, Inc. uses in providing such Services to its other clients. CU*Answers, Inc. shall have the right to review and approve for technical accuracy all such forms and documents prior to their use and at its request shall assist Client in the preparation thereof. CU*Answers, Inc. shall be reimbursed by Client for the reasonable cost of time and materials for any such assistance that shall be calculated in accordance with the System Support Charges specified in Schedule A attached hereto, payable thirty (30) days after receipt of the invoice therefor.

4. Charges

4.1 For the Services utilized, Client shall pay to CU*Answers, Inc. monthly the greater of (i) the total of the applicable charges incurred during the preceding month in accordance with Schedule A or (ii) a monthly minimum charge set forth in Schedule A during the Initial Term of

the Agreement, regardless of Client's actual usage of the Services during any such month. Beginning with the first one (1) year renewal term of the Agreement, and for renewal terms thereafter, such monthly minimum charge shall be adjusted to be seventy-five (75) percent of the average of the monthly processing fees for the preceding twelve (12) month period, excluding sales or other taxes as provided for in paragraph 4.3 below.

4.2 Except as provided in Schedule A attached hereto, charges for the Services shall not be changed by CU*Answers, Inc. during the Initial Term. Thereafter, however, such charges may be changed at any renewal with at least ninety (90) days prior written notice to Client. Client may, by giving written notice to CU*Answers, Inc. at least forty-five (45) days prior to the effective date of any such changes, reject any of the Services affected, whereupon the obligations of both parties with respect thereto shall terminate. The Client's rejection of any service so affected, however, will not reduce the monthly minimum charge as specified in paragraph 4.1 above. Client shall furnish to Users at its expense all appropriate notices of such changes in service and/or charges that may be required by law or by CU*Answers, Inc.

4.3 There shall be added to all invoices for the Services amounts equal to any applicable sales or other taxes levied, based on, arising from or in any way connected with the furnishing of the Services to Client or Users hereunder, exclusive of taxes based on CU*Answers, Inc. net income.

4.4 All invoices for the Services rendered hereunder shall be due and payable consistent with CU*Answers, Inc. normal billing cycle. If Client fails to pay any such amounts when due, CU*Answers, Inc. may, at its option, and after giving at least ten (10) days prior written notice, discontinue furnishing the Services unless and until all such arrearages are paid in full, all without impairment of any other remedy that may be available to CU*Answers, Inc. Client shall furnish to Users at its expense all notices of such termination that may be required by law or by CU*Answers, Inc.

4.5 Client recognizes that CU*Answers, Inc. level of personnel staffing, computer equipment selections, hardware resource allocations, hardware and software lease term selections, equipment and software purchases, and general resource planning so as to fulfill its contractual obligations are based upon the assumption that this Agreement will remain in effect for its full Initial Term and any renewal term and that any prior termination hereof will result in substantial damages to CU*Answers, Inc. At the same time, however, CU*Answers, Inc. recognizes that it is in the substantial interest of Client to have the right to terminate this Agreement, other than as provided in paragraph 2 herein, should it so desire. Client, therefore, is hereby granted the right at its option to terminate this Agreement at any time after the first twelve (12) months by giving ninety (90) days prior written notice of termination, and by the payment to CU*Answers, Inc. of an amount in cash that shall be the product resulting from multiplying the number of months remaining in the Agreement's Initial Term or renewal term on the date of termination by either the average of the fees for the six (6) months with the highest total invoice amounts or the monthly premium, if applicable, whichever is greater, it being agreed that such sum constitutes reasonable liquidated damages to be sustained by CU*Answers, Inc. by reason of such early termination. If there have not been six (6) months of fees in the current term, the calculation

shall be based on the number of months for which fees have been billed in the current term plus the relevant number of months from the previous term which makes the total six (6).

4.6 Notwithstanding any provisions to the contrary in this Agreement, in the event that the United States Postal Service raises its postage rates, CU*Answers, Inc. may, without prior notice to Client, increase its fees commensurately. Such increase in postal charges shall become effective coincident with the effective date of the United States Postal Service increase in such charges.

5. Trade Secrets and Confidentiality

5.1 Client acknowledges that all computer programs, data file content and organization, techniques, methods, rules, procedures, protocols, forms, instructions, trade secrets, copyrights and any other proprietary rights of CU*Answers, Inc. or third parties used in connection with or in any way relating to the Services (“Products”) are the exclusive and confidential property of CU*Answers, Inc. or parties from whom CU*Answers, Inc. has secured such Products. Client and its subsidiary or affiliated corporations shall treat the Products as confidential and will not disclose or otherwise make available same in any form to any person other than employees of Client or its data processor who need to know such information for rendition of the Services. Client will instruct such employees and data processors to keep the same confidential using the same care and discretion that Client would use with respect to its own confidential property and trade secrets. Upon termination of this Agreement for any reason, Client shall return to CU*Answers, Inc. any and all Products in its possession or under its control and shall cease using them in any way.

5.2 CU*Answers, Inc. shall treat as confidential and shall not disclose or otherwise make available the personal account information or other data received by CU*Answers, Inc. from Client (“Client’s Data”) or Users (“Users’ Data”) to any person, other than employees, agents, contractors or affiliates of CU*Answers, Inc. or Client. CU*Answers, Inc. shall instruct such employees, agent’s affiliates and contractors to keep the same confidential by using the same care and discretion that CU*Answers, Inc. uses with respect to its own confidential information.

6. Reliance on Information Provided

CU*Answers, Inc. shall rely on the accuracy of all information provided to CU*Answers, Inc. by Client. Client shall promptly inform CU*Answers, Inc. of any such incorrect data or information, bear the cost of correction and pay any damages arising therefrom.

7. Availability of the Services

CU*Answers, Inc. will make available the Services seven (7) days per week, twenty-four (24) hours per day, except for scheduled or emergency maintenance requirements.

8. Use of the Services

Client and Users shall use the Services in accordance with CU*Answers, Inc. rules as may be established from time to time. Such rules shall be set forth in documentation materials furnished by CU*Answers, Inc. to Client. CU*Answers, Inc. agrees to give Client at least thirty (30) days advance written notice of any change in the rules.

9. Modifications in the Services

9.1 If any modification to the Services shall be required by law or by governmental regulation, CU*Answers, Inc. and Client shall use their best efforts to comply. Client shall pay for any increase in CU*Answers, Inc. costs and charges therefore, but if it affects other clients of CU*Answers, Inc., such costs and charges shall be shared equitably by all affected CU*Answers, Inc. clients.

9.2 Subject to the provisions of paragraph 9.1 hereinabove, without prior notice to Client, CU*Answers, Inc. as its expense may make any modifications, changes, adjustments or enhancements to the Services that it considers to be suitable.

10. Use of Service Marks

10.1 Client shall have no right to any copyrighted material, logos, trade names, trademarks or service marks used by CU*Answers, Inc. or third parties in connection with the Services.

10.2 Upon request Client shall submit all advertising and promotional materials used in connection with the operation of the Services to CU*Answers, Inc. for technical review and prior approval. A response shall be given in a timely manner and approval shall not be unreasonably withheld.

11. Communications Lines and Equipment

11.1 CU*Answers, Inc. shall not be responsible for the reliability or continued availability of telephone lines and other communications equipment used by Client or Users in accessing the Services.

12. File Security, Retention and Transfer at Time of Termination

12.1 CU*Answers, Inc. shall provide reasonable security measures to ensure that access to Client's computerized files and records are available only to CU*Answers, Inc. and CU*Answers, Inc. agents, contractors or affiliates, and to Client and Client's Users. CU*Answers, Inc. reserves the right to issue and change procedures from time to time to improve or protect file security.

12.2 At the time this Agreement is terminated, if Client is not then in default of any provisions herein, Client shall be entitled to receive from CU*Answers, Inc. records or lists equivalent in content to CU*Answers, Inc. standards Authorized Vendor/Payee List for each of Client's Users on CU*Answers, Inc.'s file. All such records and lists shall be in a form agreeable to both CU*Answers, Inc. and Client. Client shall bear the cost of all programming and processing that may be necessary to render the information usable to the Client.

13. Government Regulation

13.1 Each party shall, as the case may be: (i) be responsible for compliance with all applicable laws, rules, and regulations (including, without limitation, Regulation E of the Board of Governors of the Federal Reserve System ("Regulation E"), the Electronic Fund Transfer Act and the rules of any applicable national or regional Automated Clearinghouse Association; (ii)

establish, maintain, and be responsible for error resolution procedures required by Regulation E and the Electronic Funds Transfer Act; and (iii) be responsible for delivering to the Users and required disclosures and/or any provisional credits in connection with the error resolution procedure that may be required by Regulation E and the Electronic funds Transfer Act. The parties will cooperate with one another in the investigation and resolution of any alleged errors.

13.2 Client shall provide all required notices and disclosures to the appropriate regulatory authorities and to affected Users concerning the initiation or termination of this Agreement or of Services, or of any substantial changes in the Services being provided to Client or Users. CU*Answers, Inc. agrees that any and all Users' data maintained by it for Client shall be available for inspection by the appropriate regulatory authorities and Client's internal auditors and independent public accounts, upon reasonable prior written notice to CU*Answers, Inc.

13.3 Client agrees to pay CU*Answers, Inc. for all costs incurred in the preparation of data for inspection, examination or audit (pursuant to paragraph 13.2) at CU*Answers, Inc's standard rates then in effect.

13.4 Client shall be solely responsible for the preparation and deliver to its Users of the monthly activity statements that will display the Services and the transactions that have been performed for Users.

14. Client's Agreement With Depositors

14.1 Client shall be solely responsible pursuant to Regulation E for ensuring that Users receive adequate disclosure of the terms and conditions governing their use of the Services and for error resolution procedures.

14.2 Client shall include the following notice, or its equivalent, in agreements with Users and in Client's promotional material for the Services: "Depositors should allow at least five (5) business days from the date payment is scheduled for such payments to be delivered to payees." "Business days" as used in this Agreement shall mean Monday through Friday of each week exclusive of Saturday, Sunday and bank holidays.

14.3 Client shall be responsible for notifying Users of all applicable rules and procedures (and changes therein) to be observed in connection with the furnishing of the Services by CU*Answers, Inc.

15. Warranty and Limitation of Liability

15.1 CU*Answers, Inc. warrants that it will exercise reasonable care in the performance of its obligations under this Agreement. CU*ANSWERS, INC. MAKES NO OTHER WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE WITH RESPECT TO THE SERVICES PROVIDED HEREUNDER. Because of the extreme difficulty of fixing actual damages for any failure of CU*Answers, Inc. to perform its obligations hereunder, or from any failure of CU*Answers, Inc. to perform any obligations imposed by law, the parties agree that CU*Answers, Inc's liability hereunder for an uninsured loss, if any, shall be limited to liquidated damages in the amount of the Fees paid by Client to CU*Answers, Inc.

for the two (2) calendar months immediately preceding the month in which the event occurred that gave rise to the damages. The provisions of this paragraph apply even though the loss or damage, irrespective of cause or origin, results, directly or indirectly, either from performance or nonperformance of obligations imposed by this Agreement.

15.2 IN NO EVENT WILL EITHER PARTY BE RESPONSIBLE FOR (A) ANY INCIDENTAL, INDIRECT, CONSEQUENTIAL, SPECIAL, PUNITIVE, OR EXEMPLARY DAMAGES OF ANY KIND, INCLUDING LOST REVENUES OR PROFITS, LOSS OF BUSINESS OR LOSS OF DATA REGARDLESS OF WHETHER IT WAS ADVISED, HAD REASON TO KNOW, OR IN FACT KNEW OF THE POSSIBILITY THEREOF; OR (B) FOR ANY LOSS OR DAMAGE TO THE OTHER PARTY OR TO USER, DIRECT OR CONSEQUENTIAL, ARISING OUT OF OR IN ANY WAY RELATED TO ACTS OR OMISSIONS OF THIRD PARTIES INCLUDING, BUT NOT LIMITED TO, VARIOUS COURIER SERVICES, THE FEDERAL RESERVE BANK, OTHER BANKS WITH WHICH THE OTHER PARTY OR USER DEALS OR THE EMPLOYEES OR AGENTS OF SUCH BANK OR ANY FINANCIAL INSTITUTION WHICH RECEIVES OR ORIGINATES ENTRIES OR PAYS ELECTRONIC DEBITS FROM USER ACCOUNTS.

Neither party shall be liable for any delay or other failure of performance caused by factors beyond its reasonable control, such as, but not limited to, strikes, insurrection, war, fire, lack of energy, acts of God, governmental acts or regulation, or acts of third parties. If, after the date of this Agreement, any law, regulation, or ordinance, whether federal, state, or local, becomes effective that substantially alters the ability of either party to perform Services hereunder, the affected party shall have the right to terminate this Agreement upon thirty (30) days written notice to the other party.

16. Indemnification

CU*Answers, Inc. agrees to indemnify Client, its officers, directors, and employees from and against any and all loss, liability, cost and expense, including punitive damages and reasonable attorney fees, incurred by any one or more of them by reason of any and all claims, demands, suits, or proceedings made or brought against any one or more of them arising from or related to any act of omission attributed to CU*Answers, Inc. or the Services or the breach of any obligation, responsibility, warranty, or representation of CU*Answers, Inc. to Client related to the development, operation, promotion, or use of the Services to the extent, and only to the extent, that CU*Answers, Inc. is indemnified for the same by Fiserv Corporation. Client agrees to indemnify CU*Answers, Inc., its officers, directors, and employees from and against any and all loss, liability, cost and expense, including punitive damages and reasonable attorneys fees, incurred by any one or more of them by reason of any and all claims, demands, suits or proceedings, made or brought against any one or more of them arising from or related to any act or omission of Client or the breach of any obligation, responsibility, warranty, or representation of the Client to CU*Answers, Inc. related to the operation, promotion, or use of the Services pursuant to this Agreement.

17. Default; Remedies Upon Default

17.1 Should Client (i) default in the payment of any sum of money hereunder or should either party, (ii) default in the performance of any of its other obligations under this Agreement, (iii) become the subject of any proceeding under the Bankruptcy Code or become insolvent, or (iv)

have any substantial part of its property become subject to any levy, seizure, assignment, application or sale for or by any creditor or governmental agency, the non-defaulting party, at its option, may, upon at least ten (10) days advance give written notice thereof, terminate this Agreement and declare all amounts immediately due and payable. The remedies contained in this paragraph 17.1 are cumulative and are in addition to all other rights and remedies available to the non-defaulting party under this Agreement or at law or in equity.

17.2 In the event either party defaults in the performance of this Agreement, the non-defaulting party shall have such remedies, including cancellation of this Agreement, as may be appropriate at law or in equity; provided, however, that no legal action shall be brought by either party unless: (i) the other shall have been given at least forty-five (45) days notice in writing specifying the alleged breach thereof, and (ii) the alleged breach is continuing.

17.3 All expenses incurred by the non-defaulting party in terminating the relationship under this Agreement shall be borne by the defaulting party.

18. General

18.1 Client acknowledges that it has not been induced to enter into this Agreement by any representation or warranty not set forth in this Agreement. This Agreement contains the entire agreement of the parties with respect to its subject matter and supersedes all existing agreements and all other oral, written or other communications between them concerning its subject matter. This Agreement shall not be modified in any way unless it is in written form and signed by both parties.

18.2 This Agreement may not be assigned by Client, in whole or in part, without the prior written consent of CU*Answers, Inc. which consent shall not be unreasonably withheld or delayed. Client agrees to give CU*Answers, Inc. notice of any such intended assignment of its rights and obligations under this Agreement.

18.3 This Agreement shall be binding upon and shall insure to the benefit of CU*Answers, Inc. and Client and their respective successors and permitted assigns.

18.4 If any provision of this Agreement (or any portion thereof) shall be held to be invalid, illegal or unenforceable, the validity, legality or enforceability of the remainder hereof, shall not in any way be affected or impaired thereby.

18.5 The headings in this Agreement are intended for convenience of reference and shall not affect its interpretation.

18.6 The individuals executing this Agreement on behalf of CU*Answers, Inc. and Client do each hereby represent and warrant that they are duly authorized by all necessary action to execute this Agreement on behalf of their respective principals.

18.7 In the performance of all work, CU*Answers, Inc. is an independent contractor, with sole right to supervise, manage, control and direct the performance of the details of said work to be performed by CU*Answers, Inc. Client is interested only in the results obtained and the prompt performance by CU*Answers, Inc. of its obligations and agreements hereunder.

18.8 This Agreement is made in the County of Kent, State of Michigan, and shall be construed and interpreted in accordance with the laws of the State of Michigan without regard to choice of law principles.

18.9 The parties do not intend the benefits of this Agreement to inure to any third party, and nothing contained herein shall be construed as creating any right, claim or cause of action in favor of any such third party against either of the parties hereto.

18.10 The form, substance and timing of any press release or other public disclosure of matters related to this Agreement shall be mutually agreed to by CU*Answers, Inc. and Client in writing that consent shall not be unreasonably withheld, except to the extent of disclosure for which CU*Answers, Inc. or client is required by law to make, in which instance, the parties shall consult prior to making such public disclosure.

19. Arbitration

19.1 Any controversy or claim between or among the parties hereto including, but not limited to, those arising out of or relating to this Agreement or any related agreements or instruments, including any claim based on or arising from an alleged tort, shall be determined by binding arbitration conducted by the American Arbitration Association (“AAA”) in the City of Grand Rapids, Michigan, in accordance with the then applicable commercial arbitration rules of the AAA. Notice of demand for arbitration shall be filed in writing with the other party to this Agreement and with the AAA. The results of the arbitration, including the award of any remedy or remedies contemplated by this Agreement (including, without limitation, money damages, specific performance or injunction), shall be embodied in an award which shall be final and binding on all parties, and judgment upon the award rendered may be entered in and enforced by any court having jurisdiction in the matter. Any such award rendered shall allocate to any or all of the parties to such dispute or claim such portion or portions of the fees and expenses of the American Arbitration Association connected with the arbitration of such dispute or claim (plus any reasonable fee which, in accordance with the general practice at the time, the American Arbitration Association may fix for the arbitrator) as shall appear to be appropriate in the sole discretion of the arbitrator. Such allocation of fees and expenses shall constitute a part of the award rendered upon which judgment may be entered.

19.2 Nothing in this Agreement shall be deemed to limit the applicability of any otherwise applicable statutes of limitation or repose and any waivers contained in this Agreement.

20. Notices

Service of all notices under this Agreement shall be in writing and sent by U.S. Certified Mail, return receipt requested, postage paid, addressed to the party to be served notice at the following address:

CU*Answers, Inc.
6000 – 28th ST, SE, STE 100
Grand Rapids, MI 49546
Attn: President

EXECUTED in multiple originals on the dates shown below.

CU*Answers, Inc.

_____ Credit Union

By: _____

By: _____

Print: _____

Print: _____

Title: _____

Title: _____

Date: _____

Date: _____

EasyPay Powered by Fiserv Setup Form

Revised June 17, 2010

Credit Union Name: _____ CU#: _____

Setup Authorization

Yes, our credit union would like to proceed with implementing EasyPay Powered by Fiserv bill pay services for our membership. Following is contact information for the person designated as the EasyPay product manager at our credit union:

Contact name: _____

Contact phone #: _____

Checklist

A CU*Answers Client Service Representative will assist you with the following tasks to ensure that you are ready to roll out EasyPay to your members. We suggest you keep a copy of this document and use it as a checklist as you work through the steps together.

- Review the "EasyPay Powered by Fiserv Product Overview & User Guide" booklet.
- Configure Service Charges
- Set up Marketing Messages and plan for marketing materials for members
- Schedule EasyPay training for your support staff
- Schedule Partner Care training for support (if applicable)

Return the completed form with your signed copy of the "Electronic Commerce Service Agreement" to:

CU*Answers
Attn: Client Services
6000 28th Street SE, Suite 180
Grand Rapids, MI 49546
Fax # 616-285-5735

A Client Service Representative will contact you to schedule time to review the configuration and set up an implementation timeline.

June 16, 2010

Member Identification and Monitoring Procedures

The FACT Act has placed increased pressure upon financial institutions to update their member due diligence in an effort to reduce the occurrence of member identity theft. The Act has required all financial institutions to update and improve policies and procedures regarding the methodology used when verifying that you are actually conducting business with a real member. The regulators described these member actions as “Red Flags” and have adopted specific guidelines the credit union must create which monitors for them.

We here at CU*Answers speak with your members directly regarding EasyPay inquiries, and are asking that you review the following proposed procedures for authenticating members during those interactions. We are hoping that these procedures will track very closely with your new procedures moving forward. We have spoken with multiple credit unions and the following procedures represent the ones most frequently used by those institutions.

CU*Answers will be adding additional functionality for the “Privacy 2010” project. When these enhancements go in we will then follow the procedures you configure into the system. In the meantime, we are asking that you review our recommended procedures for member authentication and sign off that these procedures will meet your red flag requirements.

Activity Requiring Written Procedures

When a member calls directly into the call center to speak with a EasyPay Partner Care Specialist regarding a bill payment, we will begin by verifying the members identity. Once we have asked the member for their account number we will follow the listed procedures in the order they are presented. As you can see the last four digits of then member’s social security number are not asked. It is widely known that if a member’s identity was stolen the social security number is almost always compromised as well.

- If present, we will ask for the code word found in the member record. If answered correctly we will complete the member request.
- If the code word is not present we will ask for the mother’s maiden name. If answered correctly we will complete the member request.
- If the mother’s maiden name is not present we will ask what other account types the member has with the credit union. If it is only the regular share account we will skip to the next
- Ask the member if they have a payroll, ACH, or electronic activity coming in or out of their account and verify against inquiry. If answered correctly we will perform the transactions.
- If we cannot identify the member through any of the above methodologies we will ask the member to come into the credit union.

Special Attention:

Once the transaction is completed our call center representatives will ask the member to set up a special code word, if none exists, to be used moving forward to expedite their next experience. A tracker record will be set up and assigned back to the credit union for the credit union to update the member record. This tracker record will use a Memo Type of CW (code word) and must be reviewed by your staff. Please provide the staff member who will be responsible for this update below.

If the member does not know their account number we will only use the social security number verification to find the account. We will continue to ask the series of questions above for further validation.

Please provide the staff member who will be responsible for this update below.

CU Contact for tracker Update

Name _____

Contact Number _____

Submitted By: _____

Signature

Print Name and Title: _____

Date: _____

Fiserv OFAC Screening

Frequently Asked Questions

What is OFAC?

OFAC stands for the Office of Foreign Assets Control. OFAC is the branch of the US Treasury Department that enforces sanctions against terrorist, drug cartels, certain countries, organizations, and individuals. These persons and groups are known as Specially Designated Nationals (SDN).

Who must comply with OFAC?

All U.S. citizens and businesses must comply with OFAC. They are not permitted to do business with persons or companies on the list. This would include sending money to them through Fiserv.

What are the penalties for non-compliance?

The penalty varies depending on which sanction was violated. Depending on the program, civil penalties range from \$1,000 to \$1,000,000 for each violation.

What does Fiserv do to make sure payments are in compliance?

All payments are reviewed the next business day to check for possible matches against names from the OFAC list. The OFAC program scans the payment files, and compares those names with the lists of blocked names from OFAC. Potential matches are saved to a work queue, and are reviewed by a trained associate. OFAC items are reviewed by Noon EST, each weekday.

What happens to the potential matches in the OFAC database?

They are reviewed by a trained associate. If the potential match is determined to be a false positive, no further action will be taken. If the potential match appears to be valid, we will contact OFAC to verify, and ask them how we should proceed.

What steps are involved when there is a confirmed hit from OFAC?

After OFAC's confirmation, Fiserv immediately contacts the Sponsor. We work closely with the Sponsor on the steps that occur next. If the payment was a corporate check, we will stop the check and credit the Sponsor. If the payment was a draft check, the sponsor or FI will be contacted. We will request they stop the check, and freeze the funds. If the payment was electronic, we will contact the receiving financial institution and request they freeze the funds. We will provide information and updates to the subscriber's sponsor about the incident. OFAC requires a Report of Blocked Transactions report within 10 business days of discovery of the possible violation. We will assist the sponsor with filing the report if needed. We may take other steps as we feel are necessary to prevent future payments such as inactivating the payee or temporarily freezing the subscriber.

Does Fiserv also screen payments against the PLC list from OFAC?

OFAC no longer requires screening against the PLC list, effective June 2007. For additional information, please refer to OFAC's policy:

http://www.ustreas.gov/offices/enforcement/ofac/programs/terror/ns/pal_guide.pdf

Isn't this about sending money to foreign countries? Are there really any companies or persons in the United States that are blocked by OFAC?

Yes, there are almost 300 entries on the list, including aliases or alternate addresses, which are in the United States.

Does Fiserv run OFAC checks on subscribers/customers?

Not as a general rule. Financial institutions are required to conduct these checks before allowing customers to open an account. We are primarily concerned with checking the name of the payee (where the payment is going) not the payor.

What about Quality?

We conduct random testing on a weekly basis on the items that display in our OFAC work queue to ensure the accuracy of our associates' review.

What is the OFAC Retention Schedule?

Fiserv maintains all OFAC data for 7 years.

Who performs the screening?

Fiserv's ACH Support Department, within Customer Operations, is responsible for our OFAC Screening process.

What payment information is screened?

The Names & Addresses of 100% of all payment recipients are compared to the Specially Designated Nationals & Blocked Persons List (SDN), published by the Office of Foreign Assets Control (OFAC).

Where is the screening performed?

Fiserv's OFAC Screening process is supported in its Dublin, Ohio office.

When did this screening process begin?

Effective 5/3/04, the screening process detailed in this document was implemented.

Detailed Process:

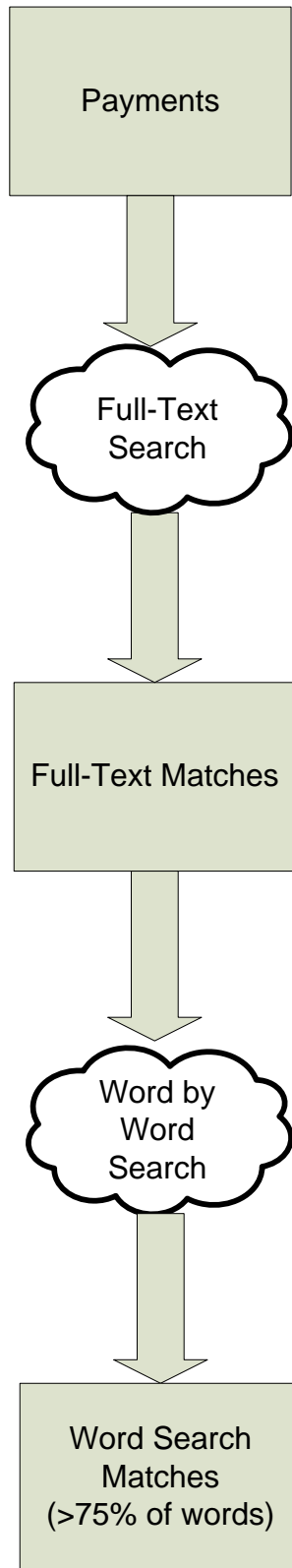
Each day, the 'payees' of all electronic and paper payments processed through Fiserv's Genesis Bill Payment systems are compared to the latest version of OFAC's SDN & PLC lists. These most up-to-date SDN lists are downloaded every day, directly from the U.S. Treasury's web-site.

Each payee is put through the following 'match' processes:

- (A) Name Match – initially, a Full-Text Match is performed, comparing The Fiserv payee name to the OFAC name. The results of this match are then put through a customized 'word by word' search, developed by Fiserv. This search compares all words in the name that are greater than 3 characters long, with the exception of common abbreviations, like 'Co.' and 'Inc.'. All names that return a 'match' rate of 75% or higher are considered a **potential OFAC hit** and are submitted for manual review, outlined below.

- (B) Address Match #1 – any addresses with the same street number and street name, regardless of city, state, zip are considered a **potential OFAC hit** and are submitted for manual review, outlined below.
- (C) Address Match #2 – any addresses with the same street name, city & state, regardless of street number are considered **potential OFAC hits** and are submitted for manual review, outlined below. All **potential OFAC hits** are submitted into an OFAC Work Queue, for a visual review by the OFAC support staff. This queue displays both the Fiserv and OFAC names and addresses, in ranked order, with the highest degree of matches displayed first. The OFAC support staff will compare both the names and addresses of all items in the queue and will take the following actions:
- (1) If it is determined that the item is **not** a true 'hit', a staff member will mark the item as a 'false positive' in the queue (Note: those marked 'false positives' will not show back up in the queue, unless an OFAC entry has been added or changed).
 - (2) If it appears that the item is a true 'hit', OFAC's hotline, #1-800-540-6322, will be called immediately.
 - If OFAC determines that the entry is not a true hit, the appropriate notations will be made on the OFAC work for that day, along with a copy of the documentation and filed.
 - If OFAC states the entry is a true hit, the following events will occur:
 - i. Notify the Sponsor: Contact the appropriate sponsor and provide them with all the information pertaining to the entry.
 - ii. Sponsor Reports: Instruct the Sponsor to complete a "Report of Rejected Transactions" and fax to OFAC at 202-622-2426.
 - iii. Freeze the Subscriber: Place the subscriber at a 'frozen' status.
 - iv. Recover the Funds: Depending on how the payment involved was processed, take the following action –
 - Corporate Check - place a stop payment on that check;
 - ACH - contact the RDFI and request that they 'block' the funds;
 - Electronic (non-ACH) – contact the appropriate third-party payment network (i.e.: RPPS or EPAY) and request that it 'block' the funds;
 - Draft – contact the subscriber's FI and request a 'stop payment' on the draft.

Payee Name Search



Address Matches

OFAC Input File

OFAC Address Column 3	OFAC Address Column 4
4419 S. Brandon St.	Seattle, Washington
1929 South 5th Street, Suite 205	Minneapolis, Minnesota

Normalize Address

USPS Lookup

Address Number	Street Prefix	Street Name	Street Suffix	Street 2	ZIP 3
4419		BRANDON	STREET		981
1929	SOUTH	5TH	STREET	205	554

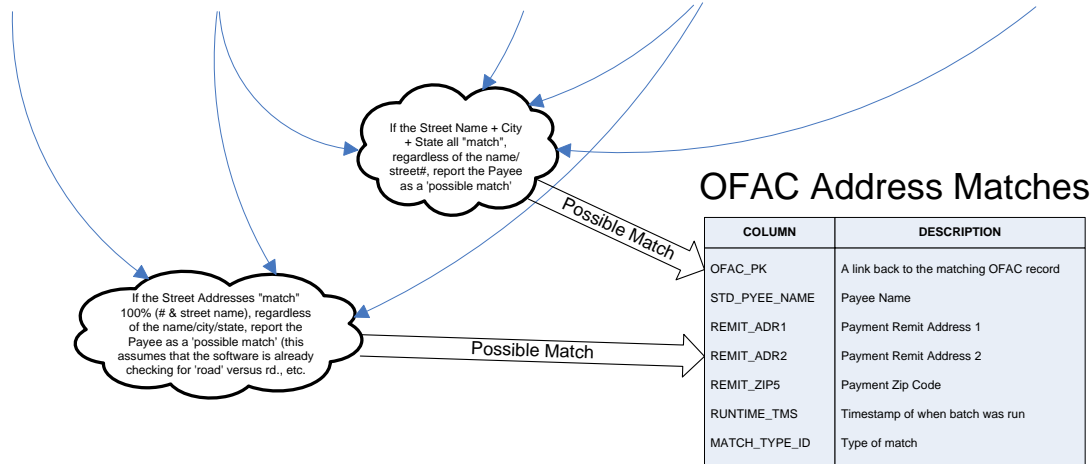
Payment Input File

Remit Address 1	Remit Address 2	ZIP 5
C/O CITIES MANAGEMENT, INC.	420 N 5TH ST STE 1100	55401
5217 S BRANDON ST		98118

Combine Addresses

Take 1st three digits

Full Address	ZIP 3
C/O CITIES MANAGEMENT, INC. 420 N 5TH ST STE 1100	554
5217 S BRANDON ST	981



Pricing Schedule A - Cooperative Model

Implementation Investment:

- ◆ *One Time Implementation Cost:* \$0.00

Base Implementation Fee Includes the Following:

- ◆ *Implementation of two products: bill payment and bill presentment*
- ◆ *Client education at CU*Answers, Inc.*

Monthly Minimums:

(Applies to Per User, Per Transaction, and Per Account fees)

There are no monthly minimum fees with the Cooperative pricing model.

Bill Pay User Fees and Customer Service Fees:

Active Bill Payment User Fee:	\$2.25 / subscriber / month
Transaction Fee:	\$0.38 / transaction
Inactive Bill Payment User Fee:	\$1.25/ subscriber / month
Per user sign-up fee:	\$0.00

Bill Pay Miscellaneous Fees

Research Fee	\$25.00
Fee for Images Retrieval Fee	\$10.00
Fee for ACH Debit Returned NSF	\$20.00
Stop Pay and Reissue Fee	\$15.00
Overnight Delivery	\$15.00

Pricing Schedule A - Custom Model

Implementation Investment:

- ◆ *One Time Implementation Cost:* \$2,250.00

Base Implementation Fee Includes the Following:

- ◆ *Implementation of two products: bill payment and bill presentment*
- ◆ *Client education at CU*Answers, Inc.*
- ◆ *Access to CheckFree Customer Care and applicable training*

Monthly Minimums:

(Applies to Per User, Per Transaction, and Per Account fees)

There are no minimum fees for the first 60 days after implementation. After 60 days, a sponsor fee of \$250.00 per month will be charged until the credit union reaches 101 subscribers. The credit union must maintain 101 subscribers for this fee to be waived.

Bill Pay User Fees and Customer Service Fees:

Active Bill Payment User Fee:	\$2.25 / subscriber / month
Transaction Fee:	\$0.38 / transaction
Inactive Bill Payment User Fee:	\$1.25 / subscriber / month
Per user sign-up fee:	\$0.00

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Stop Pay and Reissue Fee	\$15.00
Overnight Delivery	\$15.00

Pricing Schedule A - Cooperative Model

Implementation Investment:

- ◆ *One Time Implementation Cost:* \$0.00

Base Implementation Fee Includes the Following:

- ◆ *Implementation of two products: bill payment and bill presentment*
- ◆ *Client education at CU*Answers, Inc.*

Monthly Minimums:

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- ◆ *Access to Fiserv Customer Care and applicable training*

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