

Bill Payment Terms and Conditions

A – The Bill Payment Service

The Online Bill Payment Service, administered through a third-party vendor, allows you to schedule bill payments seven days a week. Through Online Bill Payment you can:

- Make payments to individuals, businesses and merchants
- Set up payments to be made on a regular, reoccurring basis
- Make payments from your Workers CU checking account(s), or set up recurring payments
- You may also make payments to other financial institutions.

B – Payment Account

Your bill payment account must be a Workers Credit Union checking account.

C – Payment Method

Your online bill payments will be made by transferring funds electronically (ACH) from the payment account to the payee, or by mailing a check payable to the payee. A “payee” is a person or business you are paying. You can only designate payees with United States addresses. You may delete payees from your bill payment service if you do not use them.

D – Timing and Scheduling Your Payments

To allow time for the payee to receive your payment, you must schedule the payment to be made at least ten business days prior to the day you want a payee to receive payment. The day by which the payee indicates payment is due is the “due date”.

We recommend that you do not schedule the payment to be made during a grace period that your payee grants between the due date and the date at which the payment is considered late. Workers Credit Union will not be liable for late charges, penalties, interest, finance charges, and other damages if you schedule your payment to be paid during a grace period.

Our third-party bill payment processor will initiate your payment request either on the business day we receive your request, or the business day you specify. Payments requested to occur on a Saturday, Sunday or holiday will be processed the next available business day.

When requesting an online bill payment, the funds will be withdrawn the day you designate the payment to be made (the “Process Date”). The payment will be mailed or sent electronically to the payee within 1-2 business days by the third-party bill payment processor. You must have funds on deposit on the process date (also known as the “send on” date) for the payment to be made.

Workers Credit Union assumes no responsibility for late payments if you do not properly schedule and submit your request. To ensure that critical or time-sensitive payments, such as insurance premiums, are made in a timely manner, we recommend that you schedule these payments well in advance of their due dates. Payees may require extra time to post a payment to your account because they do not receive a payment coupon or invoice number with the payment. Some payees disclose the extra processing time they require to post payments that do not include a payment coupon or invoice. Additionally, Workers Credit Union does not guarantee a deliver-by date for bill payments sent to payees via check.

Recurring payments may be set up for weekly, bi-weekly, monthly, or bi-monthly payment. They must be for the same amount each time. Any scheduled or recurring payment request you designate that falls on a Saturday, Sunday or a Bank holiday will be made on the following business day.

E – Right to Stop Payment and Procedure for Doing So

To place a stop payment made through the bill pay system you must contact our Member Information Center at (978)345-1021. Please refer to our separate [Fee Schedule](#) for the amount we will charge you for each stop payment order you give. Please note: stop payments may only be placed on bill payments that have been sent via paper check. Stop payments cannot be placed for payments sent to payees electronically.

F – Disconnected Service

If for some reason you are disconnected from the bill payment before you log out, we recommend that you log back onto the service to verify that the payments or transfers you scheduled appear on your scheduled payments list. If a scheduled payment or transfer is missing, please contact our Member Information Center at (978)345-1021 or (800)221-4020 (for non-local calls in MA & NH). Do NOT reissue any payment requests made during the interrupted session unless you have been advised to do so by our Member Information Center. Otherwise, a duplicate payment could result. You authorize us to pay any duplicate payments you issue. We will not be responsible for any payee's refusal to return any duplicate payments issued by you.

G – Rejecting Payment Requests

Payment requests may be rejected if they appear to be fraudulent or erroneous. A payment request may also be refused if there is any uncertainty regarding the transacting party's authority to conduct the transaction, or if there is any dispute or uncertainty regarding the ownership or control of the payment account.

H – No Signature Required

When a payment is requested using bill payment, you agree that we may charge your account to make the payment with the same effect as if you had signed a check.

I – Deleting Bill Payments

After a payment request is transmitted, you may use bill payment to delete the payment by using the DELETE function in the scheduled payments section of bill pay, and on the view payment history page. The delete request for payments must be transmitted on the business day before the business day the transaction is scheduled to take place, or you may be responsible for the payment. Recurring payment instructions must be deleted 2 days prior to the recurring payment date.

J – Bill Payment Fees

The following checking account types include a \$3.95 monthly fee for eight bills paid through the Workers Online Bill Payment Service. If more than eight bills are paid in any given month, there is an additional \$.50 fee per bill:

- Just Checking
- Interest Checking

To view all bill payment fees, please refer to the applicable [Fee Schedule](#).