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## DCU Payment Center - General Terms and Conditions

By completing a payment request I am certifying the following:

This request does not violate the provisions of Federal or State law as they apply to ACH or Credit Card transactions;

I may not request a transaction from my DCU Account that exceeds the limits established by DCU or my available balance, whichever is less;

In the event I am requesting funds be transferred from an account at another institution, I am an authorized signatory with rights to withdraw from the account at the other institution.

I understand that DCU recommends that I schedule one-time transactions of incoming funds at least 2 full business days in advance as funds will be credited to my DCU Account upon DCU's actual receipt of the funds which may otherwise not be on the actual date I have specified and which is not within DCU's control;

I agree to hold DCU harmless for any expenses, including fees, incurred as a result of its inability to process a scheduled payment due to:

- my having supplied incorrect information;
- its having acted on a stop payment order; or,
- there being insufficient funds in the account I have indicated.

I understand that I may *modify* this payment no less than two (2) business days prior to the date my account is scheduled to be charged.

I understand I have a right to stop this automatic payment by notifying either the institution named below or DCU, in writing, at least two (2) business days prior to the date my account is scheduled to be charged and that there may be a fee for that service. Further I agree that DCU will require written confirmation of an oral stop-payment order within fourteen (14) days. This will be a permanent stop payment on this preauthorized payment. I may however, establish a new preauthorized payment from the same financial institution or company in the future.

I understand I may only stop or modify a one-time payment from my DCU Account if I provide notice to DCU at least two (2) business days prior to the date my account is scheduled to be charged and that there may be a fee for this service.

I authorize adjustment entries in the event of erroneous transactions on my account.

Dependent on the type of transaction I have requested I am authorizing:

- The initiation of a periodic deduction from my account at the financial institution named, through the Automated Clearing House (ACH) system; and allow DCU to debit my account for the amount and at the frequency set forth. I have read and agree to the additional Payment Center Terms and Conditions available here, or
- The initiation of debit entries against the DCU account I have indicated for the amount and at the frequency as stated. The funds are then to be electronically transferred by DCU to the company or financial institution named. I have read and agree to the additional Payment Center Terms and Conditions available here.

**This certification remains in full force and effect until Digital Federal Credit Union has received written notification from me of its termination and has had reasonable opportunity to act upon it.**