



## DCU People Pay Terms and Conditions

In these DCU People Pay Terms and Conditions, as amended from time to time (Terms and Conditions), the words “I,” “me,” “mine,” and “my” mean means the consumer making a People Pay Transfer request. The words “you,” “your,” and “yours” mean Digital Federal Credit Union (DCU). “People Pay Transfer” is an electronic fund transaction (EFT) authorized by me to be made using DCU’s People Pay service by submitting a request stating the amount, the intended recipient’s name and email address or mobile telephone number, and any other information required by DCU. Capitalized terms used in these Terms and Conditions not otherwise defined here are defined in DCU’s Electronic Services Disclosure and Agreements for Consumers, as amended from time to time (Electronic Services Disclosure), or the Truth-In-Savings Disclosure and Account Agreements, as amended from time to time (TISA Disclosure). These Terms and Conditions authorize DCU to effect People Pay Transfers and conduct related activities on my behalf. A People Pay Transfer is an electronic service and an EFT subject to the Electronic Services Disclosure. In each instance by submitting a People Pay Transfer request, I agree to be legally bound by these Terms and Conditions, the Electronic Services Disclosure, the TISA Disclosure, and all other agreements and disclosures between DCU and me applicable to my share accounts and EFTs.

**Authorization:** By completing a People Pay Transfer request, I am certifying the following:

- I am a legal owner of the share account from which the People Pay Transfer is initiated, and in such capacity, I authorize the People Pay Transfer;
- This request does not violate the provisions of applicable federal or state law or Automated Clearing House (ACH) Network rules;
- I authorize adjustment entries in the event of errors in any People Pay Transfer;
- I have carefully reviewed all the information (including the name, email address, mobile telephone number, PayPay account information, and/or bank account information) entered, or otherwise provided, by me in the People Pay Transfer request, and such information is accurate and complete;
- By using DCU’s People Pay service, I authorize DCU and its third-party service providers to send an email or text message to the email address or mobile telephone number provided by me instructing the recipient how to access the transferred funds. Message and data rates may apply. I further authorize the recipient of this email or text message to act on such instructions and access the funds; and
- The share account from which the People Pay Transfer request is initiated shall contain sufficient funds to complete such People Pay Transfer.

I agree to defend, indemnify, and hold DCU and its third-party providers harmless from any claims, demands, fees or expenses that result in any way from DCU's reliance upon my above certifications.

**Stopping/Reversing People Pay Transfers:** People Pay Transfer requests are final and generally are not subject to being stopped or reversed. DCU will not be liable to me if I do not correctly identify the email address or mobile telephone number of the intended recipient of the People Pay Transfer. DCU shall rely solely upon the email address or mobile telephone number provided by me to make the People Pay Transfer, even if the financial account associated with such email address or mobile telephone number is controlled by a financial institution, individual, or person other than the party named as the intended recipient. If an error is suspected in the email address or mobile telephone number provided in the People Pay Transfer request, call DCU immediately at 800-328-8797 and DCU will attempt to stop or reverse the People Pay Transfer. DCU will assist in efforts to research People Pay Transfers which have not been credited to the intended recipient; however, DCU does not guarantee return of funds, DCU has no obligation to stop or reverse the People Pay Transfer, and DCU will not reimburse funds that were transferred via the email address, mobile telephone number, PayPal account, or bank account information provided by me.

**Use of DCU's People Pay Service:** DCU may reject any People Pay Transfer request, and may terminate my use of DCU's People Pay service, for any reason, including attempts of People Pay Transfers from a share account with insufficient funds.

**Fees:** DCU does not currently charge a fee for the use of our People Pay service, but DCU may charge a fee in the future. DCU will notify me of any fee for the use of DCU's People Pay service before such fee is charged.

**Amendments:** DCU may amend these Terms and Conditions from time to time, at DCU's sole discretion. Any such amendments to these Terms and Conditions shall be effective for my subsequent People Pay Transfer requests upon notice to me, which notice may be provided in any manner permitted by law.