

Redbrand Credit Union
Home Banking, Mobile Banking, and Online Bill Pay Terms and Conditions

Home Banking

Upon acceptance of your request for Redbrand Credit Union Home Banking, you may use a personal computer to access your accounts. For this service, you will need access to the Internet (World Wide Web). The online address for online access is www.redbrandcu.com. You will be required to maintain multi-factor authentication security in order to access your accounts. This is to protect your accounts and information from internet predators. You are responsible for the installation, maintenance and operation of your computer and software. The Credit Union will not be responsible for any errors or failures involving any telephone service, internet service provider, your software installation or your computer. At the present time, you may use the online service to:

- Access balance and history information on your share, share draft, money market and loan accounts.
- Access balance information on your VISA Credit Card.
- Transfer funds among your share, share draft and money market accounts.
- Transfer funds to your loan and VISA Credit Card accounts.
- Transfer funds to an account on which you are not an owner, if you have the account number.
- Make check withdrawals payable to the primary account holder at the address on file at the Credit Union from your share, share draft or money market accounts.
- Perform loan amortizations.
- Apply for loans and VISA Credit Cards.
- Learn about current promotions being offered.
- Contact us.
- Access Online Bill Pay.
- Create a stop payment on an item which will clear as a paper check.
- Create email or txt alerts when certain conditions are met on your account for which you would like to receive a notification.
- Access E-Statements

Transactions involving your share accounts will be subject to your Deposit Account Contract and transactions involving a loan account will be subject to the loan Deposit Account Contracts(s) for the applicable loan.

Mobile Banking

Mobile Banking is designed to allow easy access to your accounts using your mobile device (smart phone/tablet). The site/app is simply a smaller version of the full site. All of the above (Home Banking) are true for Mobile Banking except the following differences:

Differences in security:

- Members logging in via a Wi-Fi connection are encouraged to do so only over a trusted and secure Wi-Fi point. For example, accounts should only be accessed from their own Wi-Fi network or that of a close friend or family member.
- When logging in via the app, members may choose “Remember Log-In.” If this option is chosen, a secure cookie will be set to the phone containing the member number. The last two digits of the member number will display on the screen.

Differences in system capability:

- Mobile Banking does not allow for inter-account transfers.
 - Transfers can be done within the member number account that is logged in.
- Mobile Banking does not allow for funds transfers to VISA Credit Card payments.
- Mobile Banking does not allow for the viewing of check copies.
- E-Statement Access is not available on Mobile Banking.
- Stop payments may not be placed on checks using Mobile Banking.
- Account maintenance/alerts activities may not be performed on Mobile Banking.

Ideally, Mobile Banking is accessed via the Redbrand Credit Union App; available for download in the App Store and Play Store. Members attempting to access to their accounts from their web browser on mobile devices will automatically be redirected to a mobile banking site very similar to the app. Members may choose “Full Home Banking Site” to access the Full Site to access full Home Banking functionality.

Online Bill Pay

You may use Online Bill Pay to make payments to any business, person or professional "Payee" that has an address which can be verified. "Bill Payments" may be made only to Payees with an address within the United States. We reserve the right to refuse any bill payment transaction. Bill Payments for alimony, child support, taxes, government fees or court ordered payments are not always accepted. You can make these payments, but we do not guarantee that it will be accepted or posted in a timely fashion. You must do so at your own risk.

Online Bill Pay is accessible both on Home Banking (by clicking the "Bill Pay" tab) and Mobile Banking (by clicking "Bill Pay" at log-in). Mobile Bill has the additional capability of Picture Pay.

- Bill Payments will be sent to the Payee either electronically or by paper check mailed to the Payee via the United States Postal Service "USPS." The choice of electronic or paper check is solely the discretion of Redbrand Credit Union's Online Bill Pay. Checks, electronic payments and withdrawal orders of any kind can be drawn on your account in any order. You should be aware that other transactions (such as ATM, ART, Home Banking, ACH, Share Drafts or in-branch transactions) may affect the amount of the funds available to make your payment.
- When you schedule a bill payment transaction, you authorize Redbrand Credit Union "RBCU" to reduce the account balance accordingly. If the available balance in the account is not sufficient to make the payment(s) you have authorized, RBCU may either refuse to pay the item or make the payment or thereby overdraw the account. In either event, you are responsible for any insufficient funds and/or overdraft charges that may be imposed, as stated in the Rate and Fee Disclosure. RBCU reserves the right to refuse to honor payment requests that may reasonably appear to be fraudulent or erroneous.
- When a Bill Payment is scheduled, an estimated delivery date is given, based on the method of delivery being used to make the payment. However, payments should be scheduled at least five (5) business days before the business day on which the payment is due. This ensures there is sufficient time for the payment to be delivered and processed. RBCU is not responsible for any delays caused by the USPS or for payment processing delays after the Payee has received the payment.
- Online Bill Pay may be used to authorize automatic recurring Bill Payments of repetitive bills. You may schedule recurring payments to be automatically initiated for a fixed amount on a weekly, biweekly, monthly, quarterly or annual basis. The day on which the payment is to be sent is referred to as the "Date/Recurrence." If the payment date/recurrence is scheduled for a non-business day, it will be processed as chosen by you at set up, either prior business day or next business day.

To cancel a Bill Pay Payment transaction:

For items which are scheduled:

- Go to Payments Tab (View Payments in Mobile Bill Pay), Scheduled Payments, Cancel Payment.

For items which have been sent:

- Items sent electronically cannot be stopped.
- Items sent via paper check may have a Stop Payment placed on them. Contact the Credit Union to utilize this option.

Picture Pay is available from your mobile device. Picture Pay allows the addition of new payees to the Bill Pay system by simply taking a picture of your payment coupon. You agree only to use valid payment coupons from payees. Payments created using Picture Pay follow the above Bill Pay criteria.