

When you submit a Stop Payment Request, you AGREE to these terms and conditions. Stop payment fees are assessed for each check and electronic funds transfer (EFT) item as published in our *Schedule of Fees and Account Charges*.

Sun East Federal Credit Union will submit the Stop Payment Request based on the information that you provide through the Online Banking Service. You must include the correct amount of the item, the correct check number(s), and the correct account number and the reason for the Stop Payment Request. If you do not give us the correct information, we may not be able to enforce the Stop Payment Order. Sun East will not be responsible if you do not describe the check accurately. A Stop Payment Order is effective for six months, but may be renewed by you upon written request.

Stop Payment Orders are not effective immediately upon receipt, but only after we have a reasonable period of time to put it in place. Generally, Stop Payment Orders submitted through the Online Banking System will be processed within one business day of receipt using the same procedures that we use to handle similar requests received by mail, phone or fax. If urgent action is required, you should contact us directly by telephone or in person. To be effective, you must initiate the Stop Payment Order before the item is presented to us.

You agree to hold Sun East harmless from and against any losses, claims or costs (such as attorney fees) incurred by (1) payment contrary to this order if such payment occurs otherwise than by a failure to exercise ordinary care, or (2) refusal to make payment of the stopped item. Sun East shall not be liable if, as a result of payment of the item subject to this request, other items drawn by you are returned due to insufficient funds. You will notify Sun East promptly of the issuance of a check or item, which is a duplicate of the check or item subject to this Stop Payment Order, or upon the return of the original check. Sun East shall not be liable for payment of any item subject to a Stop Payment Order upon the expiration or withdrawal of such order, and Sun East may, in its discretion, refuse to honor any such item pending your instruction. You may withdraw this Stop Payment Order only in writing or in person at one of our branch offices.

### **Stop Payment of Pre-authorized Transfers**

When you initiate an online Stop Payment Request for a pre-authorized EFT, you must submit the stop payment request at least three (3) Business Days before the scheduled date of the EFT.

### **Stop Payment of Bill Payment Transfers**

Depending on the payee, online bill payments will be made by paper check or electronically via ACH. The type of payment made for a given payee is indicated when you expand the payee tile; click the "options" button to expand the payee tile. A bill payment is in pending status from the time you enter the payment instructions until the payment is processed (sent). You may cancel or edit a payment in pending status at any time by deleting or editing the payment in online bill payment. There is no charge for canceling or editing a payment in pending status. Stop Payment Requests may only be made on payments made by check and will be accepted only if FIS, the third party vendor that handles our bill payment service, has a reasonable opportunity to act on a stop payment or cancellation order for a payment that has been sent but has not been cleared through your account. It is not possible to stop or cancel an electronic payment which has been processed (sent).