

TERMS AND CONDITIONS

You are authorized, but not required to make payments on your Bridge Credit Union (“we” or “us”) loan and/or credit card accounts via an external credit card, debit card, checking account, or savings account through our internet payment service. However, if you choose to use this payment service, you are agreeing to be bound by the terms and conditions stated below.

- You will not make a payment unless you have sufficient funds in your external checking or savings account at the time you make each payment.
- If a payment is returned because of Non-Sufficient Funds (“NSF”) in your external checking or savings account, you agree to pay us a \$30.00 NSF fee.
- If a payments is returned because of NSF, we may attempt to run the payment an additional two (2) more times.
- After your payment has been processed, you will be provided a confirmation page containing information about your scheduled payment including a confirmation number. It is your responsibility to print this page for your records as proof of payment.
- An email payment confirmation may be sent to you. However, we are not responsible if the email confirmation is not delivered to your email inbox and we will not retransmit an email confirmation to you.
- In order to provide us sufficient time to process your request, you may be required to make your payment one or more days in advance of the date you want the transaction(s) to be posted to your loan or credit card account.
- The minimum allowed payment through this service is \$1.00 and the maximum allowed payment is \$2,000.00. The fee associated with your use of this service is dependent on the amount of the transaction and will be assessed as follows:

TRANSACTION AMOUNT	FEE
\$1.00 - \$500.00	\$10.00
\$500.01 - \$1,000.00	\$20.00
\$1,000.01 - \$1,500.00	\$30.00
\$1,500.01 - \$2,000.00	\$40.00

Our electronic payment service is part of the VeriSign Secure Site Program. That means that all information sent to this site during a Secure Socket Layer session (a common security protocol) is encrypted, protecting against disclosure to third parties.

Once submitted, your personal information is stored in a highly secure environment and used in the following manner:

- To conduct secure online transactions.
- To send transaction confirmation e-mails to you.

We are committed to protecting your privacy on our secure web site, but you are encouraged to exercise caution -- especially when disclosing personal information in public areas on the Internet. These areas include chat areas, general e-mails and message boards. We strongly suggest that you keep all account information and passwords to yourself.

For more information on online privacy, visit the Federal Trade Commission's site on privacy issues.

Public Record Statement

SECURITY PRECAUTION WARNING

UNFORTUNATELY, NO DATA TRANSMISSION OVER THE INTERNET CAN BE GUARANTEED TO BE 100 PERCENT SECURE. AS A RESULT, ALTHOUGH EVERY EFFORT IS MADE TO PROTECT YOUR PERSONAL INFORMATION, WE CANNOT ENSURE OR WARRANT THE SECURITY OF ANY INFORMATION YOU TRANSMIT TO US OR FROM OUR ONLINE SERVICES, AND YOU DO SO AT YOUR OWN RISK.