

**IMPORTANT INFORMATION ABOUT THIS AGREEMENT:**

**YOU ARE PREPARING TO RECEIVE REQUIRED CONSUMER DISCLOSURES IN AN ELECTRONIC FORM. THEREFORE, THIS AGREEMENT SERVES THE FOLLOWING TWO PURPOSES:**

- **OBTAIN YOUR AFFIRMATIVE CONSENT TO RECEIVE THE REQUIRED CONSUMER DISCLOSURES IN ELECTRONIC FORM AND PROVIDE YOU WITH A CLEAR AND CONSPICUOUS STATEMENT ABOUT YOUR RIGHTS IN REGARD TO RECEIVING ELECTRONIC CONSUMER DISCLOSURES AS OUTLINED IN THE ELECTRONIC RECORDS AND SIGNATURES IN COMMERCE (E-SIGN) ACT, AND;**
- **PRESENT YOU WITH THE REQUIRED CONSUMER DISCLOSURES FOR THE BAYFEDONLINE BILL PAY SERVICE.**

**CONSENT TO RECEIVE ELECTRONIC DISCLOSURE**

**BY CLICKING THE “AGREE” BUTTON ABOVE YOU ARE AFFIRMATIVELY CONSENTING TO RECEIVE THE REQUIRED DISCLOSURE IN ELECTRONIC FORM.**

**Electronic Contact Information**

In order to keep you informed of changes to this disclosure, we must distribute the new disclosure to you when changes are made. We will distribute the new disclosure to the electronic mail address you register with either BayFedOnline Home Banking Service or the BayFedOnline Bill Pay Service. In order to ensure timely notification of any changes, please notify us on a timely basis of a change in your electronic mail address or physical mail address.

**BayFedOnline Bill Payment Agreement and Electronic Funds Transfer Disclosure**

This Agreement and Disclosure provides information about the BayFedOnline Bill Pay Service and contains the disclosures required by the Electronic Funds Transfer Act.

For the purpose of this document, “I,” “me,” “my,” and “mine” shall refer to each Depositor who signs up for BayFedOnline Bill Pay. “You,” “your,” or “Bank” shall refer to the financial institution at which the Depositor has the deposit account accessed through BayFedOnline Bill Pay. This BayFedOnline Bill Payment Agreement is between Bay Federal Credit Union and each member who has enrolled in the service, together with any person I have authorized to use or access BayFedOnline and BayFedOnline Bill Payment Service on my behalf. If any of the accounts that I register under the BayFedOnline Bill Payment Service is a joint account, I confirm that my joint account holder has consented for me to use those accounts with the BayFedOnline Bill Payment Service. You will end my use of the BayFedOnline Bill Payment Service if any joint account holder notifies you that (i) they never consented to my use of the BayFedOnline Bill Payment Service, (ii) the joint account can no longer be operated on my instructions alone, or (iii) they are withdrawing consent for me to operate the joint account. All references to time of day in this Agreement and Disclosure refer to Eastern Standard Time (EST) provided that I am within the continental United States.

**BayFedOnline & Bill Payment Service**

BayFedOnline is a consumer electronic banking service. I may access BayFedOnline using a personal computer through Bay Federal Credit Union’s web page on the Internet.

**Designation of Primary Account**

I understand that in order to use BayFedOnline’s Bill Payment service, I must have a checking account and an automated teller machine card (ATM card) number (PAN) with Bay Federal Credit Union. The checking account must be designated as my “primary” account on the ATM Card and will be treated as the “primary” checking account for transactions accomplished through Bay Federal Credit Union.

## Banking Day

Bay Federal Credit Union's business days are Monday through Friday, excluding holidays.



## Service Available through BayFedOnline

The BayFedOnline Home Banking service allows me to:

- Transfer funds electronically;
- Obtain account information;
- Obtain certain Bay Federal Credit Union product and service information; and
- The BayFedOnline Home Banking and Bill Payment services allow me to (in addition to the Home Banking functionality):

Access my designated account(s) to pay most bills (Bill Payments);

Collectively, these are referred to as the "BayFedOnline Home Banking Service and BayFedOnline Bill Payment Service".

## General Information About BayFedOnline Bill Payment:

I may use BayFedOnline virtually any time, day or night, 7 days a week. However, BayFedOnline may be temporarily unavailable due to Bay Federal Credit Union's record updating or technical difficulties. In addition, access to BayFedOnline Bill Payment service is made available pursuant to a license agreement by and between Bay Federal Credit Union and Online Resources & Communications Corporation. Any interruption of service or access caused by Online Resources will also prevent my use of the service. The BayFedOnline Bill Payment Service may be inaccessible for a reasonable period weekly to perform system maintenance. You reserve the right to suspend or terminate access to BayFedOnline Home Banking or BayFedOnline Bill Payment services for any reason without notice. I may not terminate my participation in BayFedOnline Bill Payment service if I have outstanding bill payments scheduled. To utilize the services, I will need to enter my assigned PIN or Service Password and otherwise satisfy the system's security procedures.

## Transaction Procedures

### Bill Payments:

The BayFedOnline Bill Payment service allows me to pay bills out of a designated account on a one-time or periodic basis to payees that I designate subject to the limitations described below.

### BILL PAYMENT LIMITS

I may not schedule a single bill payment for greater than \$25,000.00.

### "SEND ON" DATE vs. "DELIVER BY" DATE

When scheduling a bill payment, I note the difference between the "SEND ON" date and the "DELIVER BY" date. The "SEND ON" date is the date you will attempt to deduct the payment amount from your designated account. If the attempted deduction fails because I did not have enough funds in my primary account, you will send me an email indicating this situation. If the second attempted deduction is not successful, the transaction will be cancelled and I will be responsible for rescheduling. If the second attempted deduction is successful, the payment will be processed and remitted to the payee, however the "DELIVER BY" date will be one business day later. If I receive an email because the first attempted deduction was not successful, I should access BayFedOnline Bill Payment to determine the date of the second deduction attempt

If I schedule a payment with the "SEND ON" date as the current date, I must have adequate funds in my account at the time the payment is scheduled. The funds will be deducted shortly after I log out of the session. If I schedule a payment with the "SEND ON" date in the future, there must be adequate funds in my account when you attempt the deduction. This can occur anytime between 12:01 am and 4:00 pm EST.

The "DELIVER BY" date is the date that I can expect the payee to receive my payment. The "DELIVER BY" date for my payment should be no later than the due date the payee has indicated for the payment.



### PAYMENT GUARANTEE

If a properly scheduled payment is not received and posted on time by the payee, you will attempt to remove any late fees or assessed finance charges. (Finance charges are calculated based on my payment amount rather than my entire balance.) If the payee is unwilling or unable to remove them, you will pay the fees and finance charges directly to the payee. In addition, you will attempt to add a note of explanation to my account to ensure that the situation does not negatively impact my credit rating.

The Payment Guarantee applies to late fees and/or finance charges associated with the late posting of a payment, provided that the following conditions are met:

1. The payment was scheduled to be delivered on or before the due date of my bill, excluding any grace periods.
2. The payment was not made to a prohibited payee (see below) or the following type of payee:
  - Payments to payees located in the Armed Forces Postal Codes, such as AE & AP
  - Payments to settle securities transactions
  - Payments to payoff special or delayed financing for purchases
  - Payments to credit counseling agencies who pay creditors on your behalf
3. The information supplied by me is correct (payee name and address, my name and account number as it appears on the payee's records).
4. I had sufficient funds in my account during your first deduction attempt on the "SEND ON" date.

You will only be responsible for the direct fees or finance charges associated with the late payment. You will not be responsible for any other consequential damages that might arise from the late payment.

### PROHIBITED PAYEES

You will not process payments on my behalf to payees meeting any of the following criteria:

- Designated by the Office of Foreign Asset Control as being a prohibited payee
- Having an address outside of the United States (except for APO)
- Court-ordered payments such as alimony, child support, speeding tickets, etc.
- Tax entities
- Collection agencies

If a payment to a prohibited payee is inadvertently processed, the payment guarantee outlined above does not apply to that payment, and you reserve the right to not process a payment to that payee in the future.

### CANCELLING BILL PAYMENTS

You may cancel a bill payment if you have reasonable belief that the payment is fraudulent. If you cancel a payment, you will attempt to contact me to inform me of this action.

I may cancel an outstanding bill payment at anytime through BayFedOnline Bill Payment . Bill payments are considered outstanding until the "SEND ON" date.

I can cancel a "Recurring" transaction by verbal or written no later than 3 business days before the "SEND ON" date of the transaction by contacting Customer Service at the address or phone number listed in this agreement. If I call, you may also require me to put my request in writing and provide it to you within fourteen days. The notice must detail whether the cancellation applies to only one of the recurring transactions, or all transactions in the recurring stream.

### INTERNET EMAIL NOTIFICATIONS

It is important to keep a current Internet email address on file with you, as you use this to communicate important security events about my account to me such as:



- User ID changes
- Internet email address changes
- Adding New Payees
  
- **Account Designation and Payees.** Bill Payments I make through the BayFedOnline Bill Payment service will be deducted from my designated funding account. I may utilize this service to make Bill Payments to an unlimited number of payees. Any payee I wish to pay through BayFedOnline Bill Payment must be payable in U.S. Dollars and located in the United States. Each payee must appear on the payee list I create with you and the account I am paying with must be in my name. I may not use BayFedOnline Bill Payment to make payments to a federal, state or local governmental or tax unit, or to other categories of payee that you establish from time to time.
  
- **Processing.** Funds will be taken out of my designated funding account on the “Send On” date scheduled by me. In many cases, my Bill Payments are electronically delivered to the payee within two business days of the “Send On” date. However, some payees are not set up to accept electronic payment. In these cases, a check will be sent, which may take five business days to process and deliver to the payee.

I must allow sufficient time (2 or 5 business days, as indicated) for BayFedOnline to receive my request and process the Bill Payments so that the funds can be delivered to the payee before the payment due date, or for mortgage payments, on or before the due date (the due date shown on my invoice or provided in my agreement with the payee, not taking into account any grace period provided by the payee). If I do not allow sufficient time, I will assume full responsibility for all late fees, finance charges, or other actions taken by the payee. If I schedule my payment with sufficient time, and the payment was not received by the payee, or was received late, BayFedOnline Bill Payment service will assume responsibility.

Bay Federal Credit Union is responsible only for exercising ordinary care in making payments upon my authorization and for mailing or sending a payment to the designated payee. Bay Federal Credit Union is not liable in any way for damages I incur if I do not have sufficient funds in my account to make the payment on the processing date, if the estimate of time to allow for delivery to the payee is inaccurate, or due to delays in mail delivery, changes of merchant address or account number, the failure of any merchant to account correctly for or credit the payment in a timely manner, or for any other circumstances beyond the control of Bay Federal Credit Union.

## Transfers

- **InterBank Transfers.** Transfers between my account with Bay Federal Credit Union and account(s) held at other financial institutions (InterBank Transfers) are accomplished through an automated clearing house (ACH) debit, or other electronic means, against the account funds are being transferred from and an ACH credit, or other electronic means, to the account(s) funds are being transferred to.
  
- **Account Designation.** In order to be accessible by the BayFedOnline Bill Payment service, accounts maintained at the other financial institutions (foreign accounts) must be either a checking or a savings account and must be my accounts. I must provide the name of the financial institution, the account number, and a transit-routing number. In most cases, I will need to submit a canceled or voided check or deposit slip.
  
- **Funds Availability.** Funds from InterBank transfers will be available for withdrawal in accordance with the funds availability policy of the institution(s) holding the account that received the funds. Generally, the account holding institution will receive the funds no later than four business days following the “Send On” date.
  
- **Transfer Between Two Financial Institutions Other Than Bay Federal Credit Union.** To Transfer funds between two financial institutions other than Bay Federal Credit Union, I must first Transfer funds from one institution into a designated funding account at Bay Federal Credit Union and then Transfer funds from my Bay Federal Credit Union designated funding account to the second institution.

## Limitations on Services



- **Dollar Limitations.** There is a dollar limit of \$25,000 (or the available balance in my designated funding account, plus my overdraft line of credit available balance if applicable, whichever is less) on any payment. Intra-bank transfers or Interbank transfers have a dollar limit of \$5,000.
- **Transfer Limitations.** Except as provided herein, all Bill Payments and Transfers to and from an account are subject to the terms and conditions applicable to such account as set forth in the account agreement governing such account. With respect to savings and money market accounts, I may not make more than six transfers or withdrawals per month to another account of mine or to third parties, when these transfers are made by means of a preauthorized or automatic transfer, or telephonic agreement, order or instruction.
- **Available Funds Required.** All funds must be in the designated account by 12am EST on the scheduled initiation date of the transaction. All Bill Payments and Transfers initiated through BayFedOnline Bill Payment service are subject to there being sufficient funds available in the affected account to cover the transfer on the "Send On" date or earlier.

## Authorization To Charge Accounts.

I authorize you to charge my designated account(s) for any transactions accomplished through the use of BayFedOnline Bill Payment, including the amount of any Bill Payment or Transfer that I make, and any charges for the service. I understand that in adding a payee or maintaining a payee list, even if no payments are scheduled, I am electing to use the full Home Banking and Bill Payment service and therefore will be charged accordingly. I authorize you to process Bill Payments and to transfer funds according to the instructions you receive if the instructions are received from me through BayFedOnline Bill Payment service. I authorize you to initiate any reversing entry or reversing file, and to debit my accounts at Bay Federal Credit Union or elsewhere, in order to correct any mistaken credit entry. I understand that if a Bill Payment or Transfer request describes the beneficiary inconsistently by name and account number, execution of the request will occur on the basis of the account number, even if it identifies a person different from the named beneficiary. Further, Bay Federal Credit Union and other financial institutions to which a Bill Payment or Transfer request is forwarded may rely on any Bay Federal Credit Union identification number supplied by me as a means to identify any other Bay Federal Credit Union, even if the identification number is different than the Bay Federal Credit Union account named by me. My obligation to pay the amount of the Bill Payment or Transfer to Bay Federal Credit Union is not excused in such circumstances.

## Account Information: Electronic Notice

I may check the balance(s) of the Bay Federal Credit Union accounts that are linked by access through BayFedOnline. (NOTE: the balance figure may not reflect recent transactions, and may include funds which are not subject to immediate withdrawal.) I may get a listing of transactions posted to my primary checking account since my last monthly statement, and may get general account information for all accounts linked by access through BayFedOnline.

## Fees

- **Transaction Fees** If the deposit account from which the payment or transfer is made is charged per-item fees for excess debit transactions, such as savings accounts or money market accounts, a fee will be charged for each BayFedOnline payment or transfer in excess of the specified limit. The transaction fee may not apply to other accounts. The amount of this fee, and specific types of accounts that are excluded from this fee, are set forth in the Bay Federal Credit Union's Schedule of Fees.
- **Fees and Charges** If I do not have sufficient funds in my account on the date the fee or charge is payable, I authorize you to automatically deduct the payment from my account as soon as funds are available.

## Security Procedures.

I represent that I have considered the security procedures of the BayFedOnline Bill Payment services and find that the security procedures are commercially reasonable for verifying that a Bill Payment, Transfer or other communication purporting to have been issued by me is, in fact, mine. In reaching this determination, I have considered the size, type and frequency of Bill Payments, Transfers or other communications that I anticipate issuing to Bay Federal Credit Union.

If the BayFedOnline Bill Payment security procedures are not, in my judgment, commercially reasonable, I must inform you within 30 days. If the size, type and frequency on my Bill Payments and Transfers change, and the result is that the BayFedOnline Bill Payment security procedures cease to be commercially reasonable, I must also inform you of this within 30 days.



I am responsible for keeping my user id, password, and account data confidential. You are entitled to act on transaction instructions received through my user id and password for BayFedOnline and choosing the Bill Pay function. Your Member Service personnel are entitled to act on instructions after they have properly authenticated me according to your internal procedures.

### **General Warranties**

I warrant and represent that the information I am providing you is true, correct and complete.

I agree not to impersonate any person or use a name that I am not authorized to use. I agree to promptly update my registration records if my e-mail address or other information changes.

I warrant that I will not use the BayFedOnline Home Banking Service or BayFedOnline Bill Payment Service for any purpose that is unlawful or is not permitted, expressly or implicitly, by the terms of this Agreement or by any applicable law or regulation. I further warrant and represent that I will not use the Services in any manner that could damage, disable, overburden, or impair the BayFedOnline Home Banking Service or BayFedOnline Bill Payment Service or interfere with any other party's use and enjoyment of the BayFedOnline Home Banking Service or BayFedOnline Bill Payment Service..

### **Bay Federal Credit Union's Responsibilities and Warranties**

If you do not provide a bill payment instruction on time, if you cause an incorrect amount to be removed from an account or if you cause funds from an account to be transferred to any account other than the account or payee's account specified in the applicable bill payment instruction, you shall be responsible for returning the improperly transferred funds and/or for directing any misdirected funds to the proper account or intended payee's account.

You are liable only for any losses and damages arising from your gross negligence or willful misconduct.

### **Limits of Bay Federal Credit Union's Responsibilities**

EXCEPT AS EXPRESSLY SET FORTH ON OUR WEB SITE OR IN THIS AGREEMENT, WE DISCLAIM ALL WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING NON-INFRINGEMENT OF THIRD PARTY INTELLECTUAL PROPERTY RIGHTS.

WE WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES OF ANY KIND RESULTING FROM THE USE OF OR THE INABILITY TO USE THE BAYFEDONLINE BILL PAYMENT SERVICE, INCLUDING DAMAGES FOR LOSS OF PROFITS, USE, DATA OR OTHER INTANGIBLES, EVEN IF WE HAD BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

### **Privacy and Security**

I can see a full description of your privacy and security policies by clicking on the "Privacy Policy" and "Security Policy" links on the help page within BayFedOnline Bill Payment service. As is more fully described in the "Security Policy" link, you have multiple levels of security and all of my personal and financial information will be placed on a secure portion of your website. You do not use any persistent "cookies" on the browser to store any personal information.

As discussed in more detail in the "Privacy Policy" link, you will only disclose information to third parties about my account or the bill payments I make:

- When it is necessary for verifying or completing payments or transfers, or resolving a problem relating to a payment or transfer, or
- Where it is necessary for completing bill payments, or
- As otherwise permitted in Bay Federal Credit Union's Deposit Agreement and Disclosures, by law, or as required by government regulations, or
- For your marketing purposes, or

- For your affiliates' everyday business purposes, or
- In order to comply with government agency or court orders, or
- If I give you my written permission.



### **Liability for Unauthorized Use:**

I will notify you immediately if I believe that my BayFedOnline Password has become known to an unauthorized person,. Telephoning is the best way of keeping my possible losses to a minimum. If I suggest that an unauthorized transfer or payment may have occurred, you may require me to sign an affidavit.

I could lose all the money in my deposit account(s) accessed through BayFedOnline (plus my maximum overdraft line of credit, if any) if I don't inform you that my BayFedOnline Password has become known to an unauthorized person. If I tell you within two business days after I learn of the loss, compromise or theft, I can lose no more than \$50.00 if an unauthorized person used my Service Password to access BayFedOnline without my permission.

If I do not tell you within two banking days after I have learned that my BayFedOnline Password has become known to an unauthorized person, and you can prove that I could have stopped someone from using my BayFedOnline Password without my permission if I had told you, I could be liable for as much as \$500.00.

Also, if my statement shows electronic funds transfers that I did not make, I will notify you immediately. You may require me to provide my complaint in the form of affidavit. If I do not tell you within 60 days after my account statement is mailed to me, I may not get back any money I lost after the 60 days if you can prove that you could have stopped someone from taking the money if I had told you in time.

If a good reason (such as a long trip or a hospital stay) kept me from telling you, you may extend the time periods.

### **Notification of unauthorized transaction or a lost or stolen access device**

If I believe my BayFedOnline Password has become known by an unauthorized person, or that someone has transferred money or made payments without my permission, I will call Bay Federal Credit Union's Member Services at 831.479.6000 or 888.4BAYFED.

### **Liability for Failure to Make Payments:**

If you do not send a payment or make a transfer on time, or in the correct amount according to my instructions given in accordance with this Agreement and Disclosure, you will be liable for damages caused. However, there are some exceptions. You will not be liable, for instance, if:

- Through no fault of yours, my designated funding account does not contain sufficient funds to make the payment or transfer.
- The payment or transfer would go over the credit limit on my overdraft line of credit.
- The equipment, ATM network, phone lines, or computer systems were not working properly or were temporarily unavailable.
- Circumstances beyond your scope of control, such as fire or flood, prevented the payment or transfer, despite reasonable precautions that you have taken.
- A court order or legal process prevents you from making a transfer or payment.
- If you have a reasonable basis for believing that unauthorized use of my PIN, Service Password, or designated account have occurred or may be occurring or if I default under any agreement with you or if you or I terminate this Agreement.
- The payee does not process a payment correctly, or in a timely manner.

There may be other exceptions stated in your agreement with me.

If any of the circumstances listed in subparagraph 3) or 4) shall occur, you shall assist me with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or to correct transactions that have incorrectly been processed.



You are not responsible for errors, delays, and other problems caused by or resulting from the action or inaction of other financial institutions. Although you will try to assist me in resolving any such problems, I understand that any such errors, delays or other problems are subject to the terms of the agreements you have with such financial institutions, including any time limits during which complaints must be made.

### **Errors or Questions:**

I will telephone you at 831.479.6000 or 888.4BAYFED or write Bay Federal Credit Union, Attention: Electronic Services, 3333 Clares Street, Capitola, CA 95010 as soon as I can, if I think my statement or receipt is wrong or if I need more information about a Bill Payment or Transfer listed on the statement or receipt. You must hear from me no later than 60 days after you send the statement on which the problem or error appeared. A statement is considered to have been sent when it is first made available. I must:

1. Tell you my name and account number
2. Describe the error or payment I am unsure about, and explain as clearly as I can why I believe it is an error or why I need information.
3. Tell you the dollar amount of the suspected error.

If I tell you verbally, you may require that I send my complaint or question in writing within ten business days. You may require me to provide my complaint in the form of an affidavit.

You will inform me of the results of your investigation within ten business days (20 business days if the suspected error occurred outside the United States or if it occurred at a merchant location for the purchase of goods and services) after you hear from me and will correct any error promptly. If you need more time, however, you may take up to 45 calendar days (90 days if outside the United States or if it occurred at a merchant location for the purchase of goods or services) to investigate my complaint or question. If you decide to do this, you will re-credit my account within ten business days (20 business days if the suspected error occurred outside the United States or if it occurred at a merchant location for the purchase of goods or services) for the amount I think is in error, so that I will have the use of my money during the time it takes you to complete your investigation. If you ask me to put my complaint or question in writing and you do not receive it within ten days, you may not re-credit my account.

If you determine that there is no error, you will send me a written explanation within three business days after you finish your investigation. I may ask for copies of the documents that you used in your investigation.

### **Documentation and Verification of Payments and Transfers:**

- **Confirmation Numbers** Upon completion of a transaction using BayFedOnline Bill Payment service, a confirmation number will be given. I should record this number, along with the payee, scheduled date and transaction amount in my checkbook register (or other permanent record), because this will help in resolving any problems that may occur. No printed receipts are issued through BayFedOnline.
- **Periodic Statements** Information concerning BayFedOnline Bill Payment transactions will be shown on my normal statement for the account to and from which transfers or payments are made. I will get a statement monthly, unless there are no electronic funds transfers in a particular month. In any case, if my account is a checking, savings, or money market, I will get a statement at least quarterly.
- **Recurring Deposits** If I have arranged to have deposits made to a deposit account at least once every 60 days from the same person or company, I can find out whether or not the deposit has been made through BayFedOnline. Or, I can

call Bay Federal Credit Union's Member Services at 831.479.6000 or 888.4BAYFED to find out whether or not the deposit has been made.



**Other Conditions:**

I am responsible for complying with all terms of this Agreement and Disclosure and the regulations governing the deposit accounts which I access using BayFedOnline Bill Payment service. You can terminate my BayFedOnline Bill Payment privileges without notice to me if I do not pay any fee required in this Agreement and Disclosure when due or if I do not comply with those agreements. The regulations governing my deposit account are set forth in your Deposit Agreement and Disclosures, a copy of which is available from any branch location.

**Change in Terms**

We will mail or deliver a written notice to you at least 21 days before the effective date of any change in a term or condition disclosed in this Agreement and Disclosure, if the change would result in increased fees or charges, increased liability for me, fewer types of available electronic fund transfers or stricter limitations on the frequency or dollar amounts of transfers, unless prior notice is excused by law.

**Schedule of Service Charges**

Please refer to Bay Federal Credit Union's Fee Schedule for per-item fees on selected checking or savings accounts.