You must keep your email address, mailing address, and other electronic contact information current. You may update available contact information in Digital Banking or contact DFCU using one of the methods listed above. If an electronic notice cannot be delivered or DFCU cannot reasonably contact you electronically, DFCU may suspend electronic delivery and resume paper delivery. Applicable paper-statement fees may apply.

Technical Requirements:

To access, download, save, and print electronic records, you must have:

- An internet-connected computer, smartphone, tablet, or other device.
- An active DFCU Digital Banking account and valid login credentials.
- A current version of a browser supported by DFCU or the current DFCU mobile application.
- Software or device functionality capable of opening PDF files.
- Enough electronic storage to save records or access to a printer if you want paper copies.
- A current email address or other electronic contact method accepted by DFCU for availability notices.

Before you consent, you must open and view the sample PDF presented during enrollment. Doing so demonstrates that you can access records in the electronic format DFCU will use.

Changes to Technical Requirements or This Disclosure:

DFCU may update this disclosure or the technology used to provide electronic records. DFCU will give any notice required by law. If a change to the hardware or software requirements creates a material risk that you will be unable to access or retain future electronic records, DFCU will provide the revised requirements and your right to withdraw consent without a fee or other consequence not previously disclosed. DFCU will obtain a new electronic consent when required by law.

Joint Accounts and Authorized Access:

For a joint account, applicable law may permit DFCU to provide one set of required disclosures to any one account owner. As a result, an electronic-statement election may stop paper statements for all owners of the enrolled account. By consenting, you represent that you are authorized to select the delivery preference for the account shown during enrollment. This consent does not add or remove an owner's account rights or authorize access beyond the access otherwise permitted by DFCU.

When DFCU May End Electronic Delivery:

DFCU may end electronic delivery if your Digital Banking access ends, an enrolled account closes, electronic contact information remains invalid, a security or technical issue prevents reliable delivery, or applicable law or operational requirements call for another delivery method. If required records remain due, DFCU will provide them by a legally permitted method.

Electronic Acceptance:

By selecting I Agree, you confirm that you have read and understand this disclosure; you can access, view, download, and retain records in PDF format using the technical requirements described above; you affirmatively consent to the electronic delivery of the records covered by this disclosure; and you intend your electronic selection to serve as your signature.

If you do not want electronic delivery, select Cancel or otherwise decline the enrollment and continue receiving paper records.

10-2026

Bill Pay Agreement

This is your bill pay agreement with Dynamic Federal Credit Union. You may use Dynamic Federal Credit Union's bill paying service to direct Dynamic Federal Credit Union to make payments from your designated checking account to the "Payees" you choose in accordance with this agreement. The terms and conditions of this agreement are in addition to the account agreements, disclosures and other documents in effect from time to time governing your account. "You" or "Your" means each person who is authorized to use the service. "Payee" means anyone, including the Credit Union, you designate, and the Credit Union accepts as a "Payee".

Bill payments are processed by Electronic Fund Transfers (EFT). Please see the Electronic Services Agreement and Disclosure in your membership booklet which discloses important information concerning your rights and obligations.

Bill Pay is free when you actively use Bill Pay. Unlimited bills can be paid via bill pay.

If there is no activity on your Bill Pay account for three months there will be a $10 monthly service fee. If funds are not available in your account to pay bills, there will be a $32.00 insufficient funds fee assessed. Please refer to Bill Pay Disclosures below.

How to Set Up Payees/Payments:

- If you want to add a new "Payee", select the "Payee" tab located in your Bill Pay application or speak to a service representative Monday-Friday 7:30 AM – 2:00 AM by calling 1-866-884-5332.
- You may add a new fixed payment to a "Payee" by accessing the service and entering the appropriate information. Most other additions, deletions, or changes can be made in writing or by using the service.
- The Credit Union reserves the right to refuse the designation of a "Payee" for any reason.
- You may pay any "Payee" within the United States (including U.S. territories and APOs/AEOs).
- Dynamic Federal Credit Union is not responsible for payments that cannot be made due to incomplete, incorrect, or outdated information.

The Bill-Paying Process:

Single Payments: A single payment will be processed on the business day (generally Monday through Friday, except certain holidays) that you designate as the payment's process date, provided the payment is submitted prior to the daily cut-off time on that date. The daily cut-off time, which is controlled by the Credit Union, is currently 4:00 p.m. Eastern Time. A single payment submitted after the cut-off time on the designated process date will be processed on the next business day. If you designate a non-business date (generally weekends and certain holidays) as the payment's process date, the payment will be processed on the first business day following the designated process date.

Recurring Payments:

When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a process date is calculated for the next occurrence of the payment. If the calculated process date is a non-business date (generally weekends and certain holidays), it is adjusted based upon the following rules:

- If the recurring payment's "Pay Before" option is selected, the process date for the new occurrence of the Bill Pay Agreement/Disclosure payment is adjusted to the first business date prior to the calculated process date.
- If the recurring payment's "Pay After" option is selected, the process date for the new occurrence of the payment is adjusted to the first business date after the calculated process date.
- If your frequency settings for the recurring payment specify the 29th, 30th, or 31st as a particular day of the month for processing and that day does not exist in the month of the calculated process date, then the last calendar day of that month is used as the calculated process date.

Single & Recurring Payments:

The system will calculate the Estimated Arrival Date of your payment. This is only an estimate; please allow ample time for your payments to reach your "Payees".

Canceling a Payment:

A bill payment can be changed or canceled any time prior to the cut-off time on the scheduled process date.

Available Funds:

You agree to have available and collected funds on deposit in the account you designate in amounts sufficient to pay for all bill payments requested, as well as any other payment obligations you have to the Credit Union.

- The Credit Union reserves the right, without liability, to reject or reverse a bill payment if you fail to comply with the above requirement or any other term of this agreement.
- If you do not have sufficient funds in the account and the Credit Union has not exercised its right to reverse or reject a bill payment, you agree to pay for such payment obligations on demand.
- You further agree the Credit Union, at its option, may charge any of your accounts with the Credit Union to cover such payment obligations. The Credit Union reserves the right to change the cut-off time. You will receive notice if it changes.

Liability:

- You are solely responsible for controlling the safekeeping of and access to, your Personal Identification Number (PIN).
- If you want to terminate another person's authority, you must notify the Dynamic Federal Credit Union and arrange to change your PIN. You will be responsible for any bill payment request you make that contains an error or is a duplicate of another bill payment.
- Dynamic Federal Credit Union is not responsible for a bill payment that is not made if you did not properly follow the instructions for making a bill payment.
- Dynamic Federal Credit Union is not liable for any failure to make a bill payment if you fail to promptly notify the Credit Union after you learn that you have not received credit from a "Payee" for a bill payment.
- Dynamic Federal Credit Union is not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be the Credit Union's agent.
- Dynamic Federal Credit Union is not liable for any act, failure to act or delay in acting if it is caused, in whole or in part, by any cause beyond the Credit Union's reasonable control.

Amendment / Termination:

Dynamic Federal Credit Union has the right to change this agreement at any time by notice mailed to you at the last address shown for the account on the Credit Union's records, by posting notice in branches of the Credit Union, or as otherwise permitted by law.

- Dynamic Federal Credit Union has the right to terminate this agreement at any time.
- You may terminate this agreement by written notice to Dynamic Federal Credit Union.
- Dynamic Federal Credit Union is not responsible for any fixed payment made before the Credit Union has a reasonable opportunity to act on your termination notice.
- You remain obligated for any payments made by Dynamic Federal Credit Union on your behalf.

Service Fee:

Bill Pay is free when you actively use Bill Pay. There is no limit on the number of bill payments per day. If there is no activity on your Bill Pay account for three months there will be a $10 monthly service fee.

If funds are not available in your account to pay bills, there will be a $32.00 insufficient funds fee assessed.

Dynamic Federal Credit Union reserves the right to charge you for research time involving payments no longer available in your screen history. You will be informed of any such charges before they are incurred.

Miscellaneous Product Fees:

Rush Fee:

Next Business Day $34.95
2nd Business Day $29.95
2nd Business Day Economy $6.95