11-2026

Stop Payment Terms & Conditions

By submitting a Stop Payment Request through Digital Banking, you authorize Dynamic Federal Credit Union ("Credit Union," "we," or "us") to stop payment on the check, share draft, or ACH debit transaction(s) identified in your request, subject to the following terms and conditions.

1. General Terms
You agree to provide accurate and complete information sufficient for us to identify the payment, including the check number, amount, payee, ACH Originator, scheduled payment date, or other identifying information as applicable.

We must receive your request in sufficient time to have a reasonable opportunity to act before the payment is processed. We are not responsible for a failure to stop payment when insufficient or inaccurate information prevents us from reasonably identifying the transaction, or when the request is received too late for us to act, except as otherwise required by applicable law.

A stop payment request does not cancel your underlying financial obligation to the payee or Originator.

2. Check / Share Draft Stop Payments (Consumer & Business Accounts)

A stop payment order on a check or share draft is effective for **six (6) months** from the date of the confirmed request, unless withdrawn earlier.

You may renew the stop payment for additional six-month periods by submitting a renewal request before the existing order expires. If the order expires without renewal, the Credit Union may pay the item if subsequently presented.

Oral check/share draft stop payment requests are effective for **14 calendar days** unless confirmed in a record within that period.

Check/share draft stop payments are governed by applicable Ohio law and your Account Agreement.

3. ACH Stop Payments (Consumer & Business Accounts)

You may request a stop payment on a single ACH debit transaction or multiple ACH debit transactions under a specified authorization.

Your request must be received in sufficient time to allow Dynamic Federal Credit Union a reasonable opportunity to act before processing the transaction. For consumer preauthorized electronic fund transfers, requests must be received at least three (3) business days before the scheduled payment date.

Oral ACH Stop Payment Requests

You may request an ACH stop payment orally or in writing. Dynamic Federal Credit Union requires written confirmation of oral ACH stop payment requests within fourteen (14) calendar days for both consumer and business accounts.

For consumer accounts, we will inform you of this requirement and provide the address for submitting written confirmation at the time of your oral request. If the required confirmation is not received within fourteen (14) calendar days, the oral stop payment order ceases to be binding after that period.

For business accounts, an oral ACH stop payment order is effective for fourteen (14) calendar days unless confirmed in writing or another form permitted by applicable ACH Network Rules within that period.

A stop payment request submitted and authenticated through Digital Banking is considered an electronic request rather than an oral request. The fourteen (14) day oral confirmation requirement does not apply to an electronic request that satisfies applicable legal and ACH Network requirements for a written or recorded stop payment order.

Confirmed ACH Stop Payment Requests

ACH stop payment orders do not automatically expire after six (6) months. A confirmed ACH stop payment order will remain in effect until withdrawn by you or otherwise terminated in accordance with applicable law and ACH Network Rules.

Dynamic Federal Credit Union may continue maintaining an ACH stop payment order without requiring a new request or confirmation from you, unless otherwise required by applicable law or ACH Network Rules.

Consumer ACH stop payments are additionally protected by Regulation E, including applicable protections for resubmitted debit entries and future payments under a revoked authorization.

Business ACH stop payments are governed by the applicable ACH Network Rules, Business Account Agreement, and applicable law.

4. Withdrawal of Stop Payment

You may request withdrawal of a stop payment order by contacting the Credit Union. We may require authentication and appropriate documentation before processing the withdrawal.

Withdrawal is effective only after we have received the request and had a reasonable opportunity to act. A withdrawal does not guarantee payment of an item previously stopped or returned.

5. Stop Payment Fees

A stop payment fee may be assessed as disclosed in Dynamic Federal Credit Union's current Fee Schedule. Applicable fees may be charged to your account.

6. Liability and Limitations

You acknowledge that the Credit Union will act upon your stop payment instructions in accordance with applicable law, ACH Network Rules, and your Account Agreement.

You agree that the Credit Union will not be liable for losses resulting from inaccurate or incomplete payment information or requests received without sufficient time to act, except to the extent liability is imposed by applicable law.

Nothing in these terms limits or waives your rights or the Credit Union's responsibilities under applicable federal or state law, including the Electronic Fund Transfer Act and Regulation E, where applicable.

7. Electronic Acknowledgment

By selecting **"I Agree"** and submitting your Stop Payment Request through Online Banking, you acknowledge that you have read and understand these Stop Payment Terms & Conditions, authorize the Credit Union to process your request, and agree to the applicable terms. Your authenticated electronic submission constitutes your authorization and acknowledgment of this request, subject to applicable law and the Credit Union's electronic records and signature procedures.