

# Stop Payment

We may accept a request for a stop payment order on any check or ACH debit from any authorized signer or any other individual who has apparent authority to act on your behalf. Such an order must specify the account number, the amount, the serial number (check number), payee, and date of the check or debit on which the payment is to be stopped. You acknowledge that if you provide us with incorrect information, even if a close approximation, we will not be liable for the payment of the check or debit. Our records will be conclusive evidence of the existence, details of, and our decision regarding any verbal stop payment order or its revocation. In addition, any stop payment order must be received at such time and in such manner as to afford CFCU reasonable opportunity to act on it prior to any action by us with respect to the item.

Without limiting the foregoing, a stop payment will not go into effect until we have verified the check or other item is unpaid; and if the item was deposited to an account at any CFCU location, that item can be charged back without creating an overdraft; and that the item was not cashed at any CFCU location. You understand and agree that CFCU will not be liable for paying the check or ACH debit on the business day that the stop payment is requested or expires.

You agree to hold CFCU harmless for the amount of said check or other item and to indemnify CFCU against any loss, expenses, and costs incurred by reason of its refusal to pay said check or other item. If CFCU has accepted, paid in cash, or settled a check or debit, or otherwise become obligated on such without a right to revoke settlement under statute, clearing house rules, or other agreement, you may not place a stop payment on that check or debit.

**eBranch Stop Payments** The eBranch stop payment feature allows you to place a stop payment request on personal checks written from your CFCU checking account. We reserve the right to revoke your request if the check has already been accepted for payment and processed as described below, or the stop payment request has been received within twenty-four (24) business hours prior to the check being presented for payment.

**BillPay Stop Payments** To place a stop payment in BillPay, you may contact CFCU during business hours at **707/546-6000**, or you may submit your request online by clicking on the specific payment from BillPay history, selecting the option to stop payment, and submitting the e-mail inquiry form.

**TeleBranch Stop Payments** You agree that we may record your stop payment order by phone when contacting CFCU during business hours at **707/546-6000**. We reserve the right to require written stop payment orders. If you verbally contact us to place a stop payment order, we may also require you to put your request in writing and deliver it to us within fourteen (14) calendar days. If we require your verbal stop payment order to be confirmed in writing, such verbal order shall be binding on CFCU for only fourteen (14) calendar days unless confirmed in writing within that period. Otherwise, stop payment orders are effective for six (6) months unless renewed as set forth above for placement of a stop payment order.

There is a stop payment fee assessed for each stop payment order placed, including orders placed on lost or stolen checks. See CFCU Fee Neutral Schedule for the current fee. If we pay a check against a valid stop payment order, we may be liable to you for up to the amount of the check if you had a legal right to stop payment and you establish that you suffered a loss because of the payment, but we will not be liable for any amount over and above the written amount on the face of the check.

For additional confirmation, read carefully any stop payment form you complete or confirmation notice you may receive regarding any stop payment.