



# Online Stop Pay Disclosure

## Make an Online Stop Payment request on check(s)

a. Stop Payment Order Request. Any Authorized Person may request a stop payment order on any draft drawn on your account. To be binding an order must identify the draft number and the exact amount. The stop payment will be effective if the Credit Union receives the order within a reasonable time for the Credit Union to act upon the order and you state the number of the account, number of the draft, and its exact amount. You understand that the exact information is necessary for the Credit Union's computer to identify the draft. If you give us incorrect or incomplete information, we will not be responsible for failing to stop payment on the draft. If the stop payment order is not received in time for us to act upon the order, we will not be liable to you or to any other party for payment of the draft. If we re-credit your account after paying a draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee or other holders of the draft and to assist us in any legal action.

b. Duration of Order. The stop payment order is effective for six (6) months and may be renewed from time to time. We do not have to notify you when a stop payment order expires.

c. Liability. Fees for stop payment orders are set forth on our fee schedule(s). You may not stop payment on any certified check, cashier's check, teller's check, or any other check, draft, or payment guaranteed by us. Although payment of an item may be stopped, you may remain liable to any item holder, including us. You have the burden of establishing the fact and amount of loss resulting from the payment of an item contrary to a binding stop payment order. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney's fees, damages or claims related to our refusing payment of an item, including claims of any Account Owner, payee, or endorser in failing to stop payment of an item as a result of incorrect information provided by you.

STOP PAYMENTS for one time ACH Debits, and reoccurring ACH Debits, cannot be placed online. Please contact a customer service representative 303-321-4209 or 1-800-858-7212 for further instructions.

Upon reading the disclosure and proceeding with the stop pay order, you certify this is an authenticated record that can be used as a binding contract between you and the Credit Union.