

Terms and Conditions

PLEASE PRINT AND RETAIN A COPY OF THESE LEGAL TERMS AND CONDITIONS FOR YOUR RECORDS

I. ONE TIME PAYMENT AUTHORIZATION (BANK ACCOUNT) TERMS AND CONDITIONS

You authorize Lighthouse Credit Resource Center to initiate a transfer from the checking or savings account you have indicated for the amount you have specified. You understand that, because this is an electronic transaction, funds may be withdrawn from your account as soon as today.

II. TERMS AND CONDITIONS OF LIGHTHOUSE CREDIT RESOURCE CENTER'S ELECTRONIC BILL PAYMENT SERVICE

Your use of Lighthouse Credit Resource Center's electronic payment service is subject to the following terms and conditions (the "Terms & Conditions") and to the provisions of Lighthouse Credit Resource Center's standard service (as applicable) contract agreement, as amended from time to time (the "Contract Agreement"). These Terms & Conditions constitute the entire agreement with respect to Lighthouse Credit Resource Center's bill payment service and transactions conducted through the service and, together, supersede all prior oral or written agreements with respect to the matters covered in the following Terms & Conditions.

Part A - General

1. Definitions

As used in these Terms & Conditions, the following terms shall have the following meanings:

"Business Day" means Monday through Friday, excluding Federal Reserve holidays and Lighthouse Credit Resource Center holidays.

"Cutoff Time" means 12:00 p.m. Eastern Time or another time as specified by your local Lighthouse Credit Resource Center office on any Business Day and is the time by which you must transmit Payment Instructions to have them considered entered in the Service on that particular Business Day.

"Including" or "Include" means inclusion, without limitation.

"Password" means any password, personal identification number and/or code issued to you by Lighthouse Credit Resource Center that must be used by you in order to gain access to the Service.

"Payment" means any payment to Lighthouse Credit Resource Center.

"Payment Account" means the financial institution account (such as checking or savings account) from which your Payments will be made.

"Payment Instructions" means the payment information (such as a bank account number and ABA routing number) entered in the Service to authorize a Payment.

"Service" means the payment service made available to you by Lighthouse Credit Resource Center through which you can make Payments to Lighthouse Credit Resource Center.

"We", "us" or "our" means Lighthouse Credit Resource Center.

2. Bill Payment Service

(a) When initiating or authorizing a Payment through the Service, you authorize Lighthouse Credit

Resource Center to process such Payment in accordance with your Payment Instructions, and you acknowledge and agree that the payment information you enter automatically will be saved within Lighthouse Credit Resource Center's billing systems. Payment Instructions entered after the Cutoff Time or on non-Business Days will be considered entered in the Service on the next Business Day.

(b) Your Lighthouse Credit Resource Center invoice will be credited to reflect the amount of any payment authorized by you through the Service after Lighthouse Credit Resource Center has initiated the processing of such Payment. Such credit is provisional and is subject to Lighthouse Credit Resource Center's final receipt of good funds. Lighthouse Credit Resource Center will reverse any such credit to your Lighthouse Credit Resource Center account and may assess any then applicable fees or charges for non-sufficient funds, if your Payment is returned for non-sufficient funds or otherwise cannot be processed or is later charged back or reversed.

(c) You agree that any Payment Account that you include in any Payment Instructions will be an account that you are legally authorized to use to make Payments.

3. Authorized Use

(a) The Service is provided to you for personal, non-commercial use only. The Service may not be used for any illegal activity or purpose, including payment fraud or identity theft.

(b) As a condition of your use of the Service, you will not use the Service for any purpose that is not authorized by these Terms & Conditions. You may not interfere with any other party's use of the Service. You may not attempt to gain unauthorized access to the Service through any means.

4. Charges

Lighthouse Credit Resource Center will not charge you to use the Service. You are responsible for all fees associated with your Invoice to make payment. You are also responsible for any telephone or Internet service fees incurred by you in connection with your use of this service.

5. Changes in Payment Information

You are solely responsible for ensuring that your Invoice and account information is current and accurate at all times. Lighthouse Credit Resource Center is not responsible for your failure to receive any notices or information, or any other problem that results from your failure to keep such payment information current and accurate. You will be solely responsible for taking all appropriate actions to ensure that your Lighthouse Credit Resource Center invoice is paid upon request for service.

6. Termination or Suspension Lighthouse Credit Resource Center may terminate all or any portion of the Service, or may terminate or suspend all or any portion of your request for Service at any time for any or no reason, in Lighthouse Credit Resource Center's sole discretion, in accordance with applicable Fair Credit Reporting Act (FCRA) law.

Part B - Electronic Fund Transfer Disclosures

The following provisions apply to any consumer bank account payment initiated or authorized through the Service.

1. Your Liability

Tell us AT ONCE if you believe your Credit Card, Debit Card, or bank account information has been lost or stolen. Emailing is the best way of keeping your possible losses down. You could lose all the money related to your appropriate invoice with Lighthouse Credit Resource Center.

If you do NOT tell us within four (4) Business Days after you learn of the loss or theft of your Password, and we can prove that we could have stopped someone from using your Password without your permission if you had told us, you could lose as much as 100% of the appropriate invoice with Lighthouse Credit Resource Center.

Also, if your statement from your financial institution regarding your Payment Account shows Payments through the Service that you did not authorize, tell us at once. If you do not tell us within ninety (90) days after the statement was sent to you, you may not get back any money transferred through the Service without your authorization after the ninety (90) days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If you believe your Credit Card, Debit Card or bank account information has been lost or stolen or that someone has transferred or may transfer money through the Service from your Payment Account without your permission, call Lighthouse Credit Resource Center or notify Lighthouse Credit Resource Center in writing, based on the contact information for your local Lighthouse Credit Resource Center office which may be located at www.lighthousecreditresourcecenter.com

2. Transfer Types and Limitations

You may use the Service to make Payments to Lighthouse Credit Resource Center only. Each Payment made to Lighthouse Credit Resource Center through the Service must be in a minimum dollar amount of \$1.00 and cannot exceed \$10,000.00

3. Charges

We will not charge you a fee to make electronic fund transfers through the Service.

4. Confidentiality

We will not disclose information to third parties about your payment of services with Lighthouse Credit Resource Center. Please refer to our privacy policy set forth at: www.lighthousecreditresourcecenter.com.

5. Our Liability

If we do not complete a transfer in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

If, through no fault of ours, you do not have enough money in your Account to make the transfer or your Account does not otherwise permit the transaction to be executed.

If the transfer would go over the credit limit on your overdraft line.

If the Service was not working properly and you knew about the breakdown when you started the transfer.

If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in the Contract Agreement.

6. Errors and Questions

In case of errors or questions about your electronic fund transfers made through the Service, telephone us, write us or chat with us based on the contact information for your local Lighthouse Credit Resource Center office which may be located at www.lighthousecreditresourcecenter.com as soon as you can, if you think that the statement regarding your Payment Account from your financial institution ("Periodic Statement") is wrong with respect to any Payment made through the Service or if you need more information about a transfer made through the Service that is listed on the Periodic Statement. We must hear from you no later than ninety (90) days after you received the FIRST Periodic Statement on which the problem or error appeared:

- (a) Tell us your name and Lighthouse Credit Resource Center invoice number;
- (b) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
- (c) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) Business Days.

We will determine whether an error occurred within ten (10) Business Days after we hear from you and will promptly correct any error. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Account within ten (10) Business Days after we hear from you for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not credit your Account.

We will tell you the results within three (3) Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

7. Questions Regarding Transactions Initiated Through the Service

ALL QUESTIONS ABOUT TRANSACTIONS MADE THROUGH THE SERVICE MUST BE DIRECTED TO US, AND NOT TO THE BANK OR OTHER FINANCIAL INSTITUTION WHERE YOU HAVE YOUR PAYMENT ACCOUNT. We are responsible for the Service and for resolving any errors in transactions made through the Service. We will send you an invoice statement regarding your Lighthouse Credit Resource Center account. Details regarding your transfers made through the Service will appear only on the Periodic Statement issued by your bank or other financial institution. SAVE YOUR LIGHTHOUSE CREDIT RESOURCE CENTER INVOICE, LISTING THE AMOUNT OF ANY PAYMENTS MADE TO LIGHTHOUSE CREDIT RESOURCE CENTER, AND CHECK THEM AGAINST THE PERIODIC STATEMENT REGARDING YOUR PAYMENT ACCOUNT THAT YOU RECEIVE FROM YOUR BANK OR OTHER FINANCIAL INSTITUTION. If you have any questions about one of these transactions made through the Service, Email or write us at the Email address and address indicated below.

III. E-SIGN CONSENT

This E-Sign consent applies only if you are a consumer.

1. **Scope of Consent.** You agree that Lighthouse Credit Resource Center may provide you with the following categories of records in electronic form only instead of providing a paper copy to you: The Electronic Fund Transfer Disclosures set forth in Section II Part B. above (the "Required Legal Information")

2. **No Withdrawal of Consent.** Lighthouse Credit Resource Center cannot process your online payment authorization unless you are willing to receive the Required Legal Information in electronic form only. Consequently, you cannot withdraw your consent to receive your copy of the Required Legal Information in electronic form.

3. **Paper Copies.** If you wish to obtain a paper copy of any Required Legal Information provided to you electronically pursuant to this consent, you may do so by printing it yourself.

4. **Minimum Technical Requirements.** To electronically access and retain the Required Legal Information described in this consent, you will need to have a personal computer and operating system software that will support operation of the following software requirements:

Internet Explorer v.11.0 or higher; or
Firefox v.40 or higher; or
Chrome v.45 or higher; or
Safari v.8 or higher
Browser must have JavaScript and cookies enabled

In addition, your computer must have Internet connectivity. In order to retain an electronic copy of the Required Legal Information, your personal computer will also need to have the capability to save and store the Required Legal Information or you will need a working printer properly connected to your computer.

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