



A Division of Broadview

CAP COM Financial Center
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www.capcomfcu.org

Electronic Bill Payment Authorization

Please read before using this service

I authorize Capital Communications Federal Credit Union (CAP COM) to post payment transactions, generated through the Internet from the Bill Paying Service, to my Checking Account. I understand that I am in full control of my account. If at any time I decide to discontinue the services, I will provide written notification to CAP COM. My use of the Bill Paying services signifies that I have read and accepted all the terms and conditions of the Bill Paying Service and the Credit Union's EFT Disclosure.

I understand that payments may take up to 10 days to reach the payee and they will be sent either electronically or by check. CAP COM is not responsible for any service fees or late charges levied against me. I also understand that I am responsible for any loss or penalty that I may incur due to a lack of sufficient funds or other conditions that may prevent the withdrawal of funds from my account.

If the payment information you provide is not sufficient to complete the transaction, the Credit Union shall not be responsible for the inability to process the transaction nor any fees or late charges that may result from the payment not being processed. In addition, if circumstances beyond the Credit Union's control (such as a fire, flood, or computer malfunction) prevent the transaction from taking place, the Credit Union shall not be held responsible for failing to make a timely payment.

Payments can be cancelled only when they are found on the Pending Payments screen. Once the transaction is completed, the amount is debited from the account and the transaction can be seen on Bill Payment history. There is a fee for Bill Payment Stop Payment.

Terms and Conditions:

The Credit Union strongly recommends using overdraft protection along with your checking account to prevent costly and embarrassing mistakes. There are no fees to use your line of credit for overdraft protection. Any changes to your vendor list may be done on line, or by calling a Bill Payment Representative at (800) 823-7555. For changes to your name or address, we request that you notify the Credit Union by using the appropriate form. Fees are subject to change.

A Bill Payment User ID and personal identification number will be sent to you in the mail.

The Credit Union retains the right to alter or revise the information contained within this agreement upon providing you with a proper notification period as required by federal regulations if applicable.

Once you receive an email confirming that Bill Payment has been approved, you may input your payees and begin paying bills to eligible vendors immediately. After you have been set up on bill payment, you will receive a User's Kit that includes a personal identification number and User ID that will be sent to you in the mail. You will need to keep this for your records only.

CAP COM retains the right to refuse or discontinue this bill payment service to any member who does not meet the criteria established by the credit union.

Merger Notice

As of August 1, 2022, Capital Communications FCU (CAP COM) and State Employees FCU (SEFCU) officially merged to become one new credit union, **Broadview Federal Credit Union**. “CAP COM,” “Capital Communications Federal Credit Union,” “SEFCU,” and “State Employees Federal Credit Union” are now considered our “Legacy Names.”

While we update everything to reflect Broadview Federal Credit Union, we will temporarily operate in some instances under our Legacy Names and you may see “CAP COM, a division of Broadview Federal Credit Union” and “SEFCU, a division of Broadview Federal Credit Union.”

No matter what name you see on signage, in documents, etc., we have officially become one legal entity, and are now Broadview Federal Credit Union.

As a member, you will see certain documents labeled with the Legacy Names however, you are doing business with one credit union, Broadview Federal Credit Union.

For example, you shall consider any reference to “SEFCU” or “CAP COM” in your account opening documents, deposit requests, or existing loan documents to be replaced with “Broadview FCU” wherever it appears therein. Similarly, applications for new deposit accounts or consumer loans may reference the Legacy Names CAP COM or SEFCU, but your obligation is with Broadview Federal Credit Union.

With regard to deposit insurance, if you have funds on deposit at both CAP COM and SEFCU, as of February 1, 2023, those deposits shall be combined to determine your maximum deposit insurance coverage.

THIS NOTICE PROVIDES IMPORTANT INFORMATION REGARDING THE CAP COM FCU/SEFCU MERGER. PLEASE RETAIN THIS NOTICE WITH YOUR DOCUMENTS