

La Causa Prepaid Visa® Card BILL PAYMENTS SERVICE TERMS AND CONDITIONS IMPORTANT - PLEASE READ CAREFULLY

Bill Payment is available to enrolled customers. Bill payment refers to a money transfer scheduled on a predetermined date to pay recurring or one-time bills. The customers may make use of this service at any time during the account relationship. The signature provided at time of enrollment serves as your authorization and agreement to the use of this service in accordance with our terms of use. You understand that by using this service La Causa will require that you input your information to perform the payment on your behalf. This includes account number, payment date, name of payor, amount and any other information needed to complete the payment. La Causa will debit your account immediately for the amount authorized by you based on your transaction request (payment information) as input in our system. It is your responsibility to provide accurate information to perform the payment on your behalf. La Causa will not process any payments, if the funds are not available in your account at time of processing. In addition, you will be charged any applicable fees as stated in our Schedule of Fees And Charges. La Causa will make your payments using electronic funds transfers (which might be through the Automated Clearing House). La Causa will act as your agent in making those payments on your behalf and those payments will be subject to all state and federal laws and any applicable rules or operating procedures. La Causa shall not have any obligation to review your invoices, make inquiries or take any other action for the purpose of determining your payment amount or any other information required to make the payment on your behalf. The payment will be processed on the date specified by you on the Transaction Request (payment instructions). The processing of some of the payments requires to be executed at least three days prior to your due date. Payments made during weekends or holidays, will be processed on the next available business day. Your request must allow sufficient time to perform the payment and reach its destination on time. It is your responsibility to cancel any payments that have been authorized and have been automatically scheduled. La Causa will not be held responsible for any errors or delays in processing due to inaccurate, incomplete, unreliable or otherwise invalid instructions or Transaction Request information (Payment Instructions) input by you (the payee), or any extenuating circumstances beyond our control. Your authorization will remain in effect until you cancel your service. La Causa will not be responsible or liable for any losses resulting from a failure or delay of any transaction resulting from an act or omission of a third party, or from any cause not within La Causa 's sole control. Not all services described in this agreement are available to all persons at all locations. We reserve the right to limit, at our sole discretion, the provision of any such



services to any person in any location. Any offer of a service in this agreement shall be deemed void where prohibited by law.

For general information about prepaid accounts, visit <u>cfpb.gov/prepaid</u>. Find details and conditions for all fees and services in the <u>Cardholder Agreement and Schedule A</u> listing all fees and charges or call Customer Service at 1.866.625.2484 9AM -9PM EST/365 days or visit <u>lacausa.us</u>.

Contact Us

If you have any questions, please contact us.

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