Premier Members Credit Union
Person-to-Person Payments (P2P) Service Terms of Use - Premier Members Mobile

Unauthorized use of these systems is strictly prohibited and is subject to prosecution under the Computer Fraud and Abuse Act of 1986 and Title 18, U.S. Code Sec. 1001 and 1030. Acculink, Inc. and Premier Members Credit Union (PMCU) may monitor and audit usage of this system. All persons are hereby notified that the use of this system constitutes consent to such monitoring and auditing.

1. Description of Service and Consent
PMCU members with a checking account and debit card may send one-time person-to-person transfers to another financial institution’s members, customers, or a depositor of another financial institution by using a recipient's email address or mobile phone number. In order to participate, you must first register through Premier Members Mobile from your mobile phone. Recipients must also register with Payzur, a company that arranges for person-to-person payments to customers of any U.S. financial institution. Once registered, you may send a money transfer using the Premier Members Mobile application by entering the email address or mobile phone number of the recipient. By participating in the Email/Mobile Transfer Network Service, you are representing to us that you are the owner or you have the authority to act on behalf of the owner of the mobile phone number or email address you are using to send or receive messages regarding money transfers. In addition, you are consenting to the receipt of emails or automated text messages from PMCU or its agent, regarding the transfers and represent to us that you have obtained the consent of the recipients of your intended transfers to the receipt of such emails or automated text messages.

2. Money Transfers
Once registered, you may make one-time transfers at any time using the mobile application by entering the email address or mobile phone number of the recipient. An unregistered recipient must register within 14 days and set up the same email address or mobile phone number that you entered to send them money. If the recipient does not register, set up an email address or mobile number and accept the transfer within 14 days, the transaction will be cancelled and reversed. During this period, funds will be removed from the sender's account for the amount of the transfer. Once the recipient has successfully enrolled in the Email/Mobile Transfer Network, transfers will automatically be deposited in the recipient's account. If the sender and recipient are both PMCU members enrolled in the Email/Mobile Transfer Network, transfers will be immediately debited from the sender's account and reflected in the recipient's account. If the sender and recipient are both enrolled in the Email/Mobile Transfer Network but are customers of different financial institutions, transfers will be immediately debited from the sender’s account and will be delivered to the recipient's financial institution, once claimed. PMCU is not responsible for any failure of another bank to timely credit its customer's account.
As a recipient or sender of any transfer using the P2P Service, you acknowledge and agree that, we may delay or cancel a request to transfer money and/or charge back the amount of such transfer to the Sender or other account as we determine in our discretion or claim a refund from you for such amount for various reasons including fraud, duplicate payment, incorrect amount or incorrect recipient. You acknowledge and agree that payment transfers will be completed using only the email address or mobile phone number you enter even if it identifies a person different from your intended recipient. The name you enter will help you identify your intended recipient in the drop down menu and your transaction history but will not be used to process payments. Please make sure you accurately enter the recipient's email address or mobile phone number since your obligation to pay for the transfer will not be excused by an error in the information you enter.

Transfer Instructions relating to external accounts and the transmission and issuance of data related to such Instructions shall be received pursuant to the terms of this Agreement and the rules of the National Automated Clearing House Association ("NACHA") and the applicable automated clearing house ("Regional ACH"), as well as any EFT Network, or networks, utilizes to automate the transfer of funds and governed by Regulation E, (collectively, the "Rules") and you and we agree to be bound by such Rules as in effect from time to time. In accordance with such Rules, any credit to an account shall be provisional until we or the third party institution, which holds the account, have finally settled such credit.

3. Fees

There is a $0.00 fee for sending or receiving a transfer under the Email/Mobile Transfer Service. While this service is free currently, there may be a fee added in the future. Please note that your mobile carrier may charge you for text messaging. Please check your mobile service agreement for details on applicable fees.

4. Mobile Carrier Information

By registering a mobile phone number through the enrollment process, you are certifying that you are the account holder for the mobile phone account or have the account holder’s permission to register the number.