

Wildfire Credit Union

Addendum to Membership and Account Agreement and Funds Availability Policy

Ignite Pay Disclosure

The Credit Union may make incoming electronic direct deposits made through the Automated Clearing House (ACH) available for use before the scheduled payment date to members that have opted in, have an account that is in good standing, a direct deposit that is recurring and an account that is older than 180 days.

Not all direct deposits are eligible for Ignite Pay. Early availability of direct deposits is not guaranteed and may vary from deposit to deposit. Eligible direct deposits are generally limited to electronic direct deposits such as your payroll, pension, and government benefit payments made through the Automated Clearing House (ACH) network. Most other deposits or credits to your account, such as deposit of funds from person-to-person payments services (e.g. Zelle®, Venmo, or PayPal transfers), check or mobile deposits, instant payments processed through the RTP® network or FedNowSM service, and other online transfers are not eligible for Ignite Pay.

Whether we make funds available early depends on when we receive the payor's payment instructions, any limitations we set on the amount of early availability, and standard fraud prevention screening. Ignite Pay is only available on personal accounts. Business accounts are not eligible for Ignite Pay.

Even after we have made funds available to you and you have withdrawn the funds, you remain responsible and liable if any deposit to your account is returned, rejected, or otherwise uncollected by us. It is always your obligation to verify that the funds are available in your account before spending them. While there is no charge to receive direct deposit up to two days early, fees may result in the event an Ignite Pay deposit is reversed. You agree we may debit your account for the amount of any Ignite Pay deposit that is returned, rejected, or otherwise uncollected by the Credit Union even if the funds were already withdrawn from your account and causes a negative account balance or results in an overdraft on your account. You are responsible for repaying any negative balance on your account as soon as possible and paying any fees related to overdrafts. Ignite Pay is offered at the discretion of the Credit Union, and we reserve the right to cancel the service at any time and without notice to you.

You may need to enroll in text alerts or notification to be informed when your early pay is available. Data and texting rates may apply.

Please allow up to 5 business days for Ignite Pay to take effect.

You may opt out of Ignite Pay at any time by visiting your online banking platform, a branch location, calling our contact center at 989.249.8200 or by submitting an e-message through your online banking platform.