

## iDirect Card Member Agreement

### **PLEASE READ BEFORE ACCEPTING:**

The terms and conditions set forth in this Card Member Agreement ("Terms and Conditions") govern the use of your General Purpose Reloadable Card. The term "Card," or "General Purpose Reloadable Card" refers to the General Purpose Reloadable Card issued to you, as applicable, by Directions Credit Union ("Directions"). "You" and "Your" means both the person who has purchased the Card or his or her legal representative and the persons who are authorized to use the Card, including but not limited to other adults or a minor child as described below. **Please read this Agreement carefully and keep it for future reference.** The Card purchaser must be at least 18 years of age to purchase and register the Card. Anyone you authorize to use the Card shall also be subject to these Terms and Conditions. By purchasing, signing or using the Card, or by allowing someone else to do so, you (a) agree to these Terms and Conditions, and (b) agree that all agreements now or hereafter made by you in these Terms and Conditions or on the website for the General Purpose Reloadable Card, [www.idirectcash.com](http://www.idirectcash.com) (the "Website") are and will be made by you in each of these capacities. The terms "we," "our," and "us" refer to Directions Credit Union in its capacity as the issuer of the Card.

### **ABOUT THE CARD**

The Card is a prepaid payment device which must have funds loaded to it prior to use. The Card is not a gift card, credit card or charge card and does not constitute a checking, savings or other demand deposit or consumer asset account. The Card is not a payroll card and cannot be used to make payroll to anyone. The value of the funds available on your Card at any time is referred to as your "Available Funds." Subject to the amount of Available Funds on your Card, we may allow you to use the Card to obtain cash from Automatic Teller Machines (ATMs) in accordance with these Terms and Conditions. The Card may also be used for payment of goods and services at retailers and other merchants that accept Visa, within the United States, Puerto Rico, U.S. Virgin Islands and internationally. This includes mail order, online and brick and mortar establishments (each a "Merchant"). The Card is not intended for use for gambling or adult entertainment purchases, which you agree not to make with the Card. You also agree that you will not use the Card to engage in any type of illegal activity or prohibited sale (e.g., purchase of alcohol or tobacco by a minor). Merchant categories are determined by Merchants and other parties, and you agree to hold us harmless for any transactions that occur as a result of inaccuracies in Merchant classification.

### **FOR BALANCE AND 24-HOUR MEMBER SERVICE**

Text "BAL" plus the last 4 Card number digits (e.g. "BAL xxxx"). Data charges may apply. You may also visit the Website, visit our Mobile App., or call Member Services at 866-307-3315.

### **SETTING UP YOUR CARD**

#### ***Your Use of the Card; Authorizing Persons to Use Your Card***

You are personally liable and responsible for your use of the Card. If you authorize another person to use the Card, you agree that you are personally liable and responsible for (i) that persons use of the Card (including without limitation, by accessing sites accessible by providing the Card or Card number), (ii) all financial and other transactions performed with the Card or Card number by, and all consents provided by, that person, (iii) the persons use of all other third party sites, (iv) all other obligations of that person relating to the Card. If the person that you authorize to use the Card allows someone else to use it, you agree that you will be liable for all uses, transactions and obligations of that person as well.

Other than as permitted by us, the Card is not transferable. You must notify us to revoke permission for any person previously authorized to use your Card. If you tell us to revoke another person's permission to use your Card, we may cancel the Card and issue you a new Card with a different number. You are wholly responsible for the use of each Card according to the terms of this Agreement.

#### ***Designating a Funding Source***

You may designate an eligible funding source ("Funding Source") that has been verified by our systems with which to purchase the Card and load a minimum of \$1.00 U.S. in funds on your Card. We may, but are not obligated to, accept a variety of funding sources at any time, such as a bank savings or checking account issued in the United States, Puerto Rico or U.S. Virgin Islands to a Card Member with a physical billing address in the same jurisdiction. We may change the types of eligible Funding Sources at any time. In our sole discretion, we may allow you to change your designated Funding Source to another eligible Funding Source at any time, subject to verification by our systems. Any Funding Source associated with a Card must be owned by the purchaser of that Card. By designating a Funding Source, you will authorize and cause monies to be debited from your Funding Source each time you load your Card.

#### ***Registering and Managing Your Card Online***

You must register the Card, verify your email address and designate a personal password that you may use to sign in to the Website to check your Available Funds, view your transactional history ("Online Transaction History"), or designate a new Funding Source. You are responsible for keeping this password safe and you will need it every time you sign in to the portion of the Website that contains your personal Card data; we call this your "Card Servicing Page." Please notify us immediately at the Member Service number if you believe that the security of your Card or password has been compromised.

You agree: (i) to provide personal information during the registration process and thereafter that is accurate and complete; (ii) to update your personal information, including current email address, as necessary so that it remains accurate and complete; and (iii) not to impersonate any other person, operate under an alias or otherwise conceal your identity. We will use the information you give us, as well as the information we receive from your use of the Card, to facilitate your participation in Card services and for other purposes consistent with our Privacy Notice, which is available at [www.idirectcash.com](http://www.idirectcash.com). The Card Servicing Page will contain the Card(s)' Online Transaction History and will be accessible to you on the Website.

#### ***Signing Your Card***

The person in whose name the Card has been issued must sign his/her signature on the back, where indicated. You agree to take all necessary steps to protect your PIN and never disclose your PIN to anyone. For security purposes, never write your PIN on the Card and never carry a record of your PIN in your purse or wallet. If you permit someone else to use your Card and give that person your PIN, we will

treat this as if you have authorized this person to use your Card and you will be responsible for any transactions initiated by such persons with your Card. We advise that any authorized person to whom you give an additional Card be advised to treat the PIN for that Card in the same manner.

**Delivery of Notices and Information**

The Card is intended to be a paperless product, which means, among other things, we will attempt to provide you with all notices and communications, including legally-required notices and communications which you may otherwise have the right to receive in paper form, in electronic form (e.g. by email, our Website or mobile message instead of paper), except as otherwise specified in this Card Member Agreement. While the Card is intended to be a paperless product, we reserve the right, but are not obligated, in certain circumstances and in our sole discretion to communicate with you using all available lawful methods of communication (by paper, telephone, etc.). You agree that should your card account become delinquent or have a negative balance, Directions Credit Union or its agents may contact you using any methods as allowed by law including but not limited to telephone calls to any number that you provided; online chat via Online Banking; email, text, SMS, or other electronic forms of communication, such as pre-recorded or artificial voice calls or messages. You agree that these same methods may also be used for marketing purposes by Directions Credit Union. You also agree that you shall be solely responsible for any fees charged by your internet or cellular provider that you incurred through such contact.

The Card is intended for use only by those willing and able to receive all notices and communications from us exclusively via electronic means (e.g. via email, mobile message or our Website) in accordance with the Terms and Conditions provided herein and in our Consent Statement. At registration, for the duration of this Card usage and in certain instances following the termination of your Card account with us we require your valid and working email address in order to ensure we can effectively communicate with and deliver our services to you. Before the Card may be activated, the Card purchaser must provide and verify his or her email address.

**CONSENT TO FEES**

You agree to pay the fees and charges ("Fees") established by Directions in connection with the Card. Directions reserves the right to make changes to these fees and charges. We will provide an advance notice of any changes in fees or other provisions in this agreement as required by regulation. Set forth below is a schedule of the current fees and charges as of the date of the printing of these Terms and Conditions. We reserve the right to (i) deduct any fee due and payable from the available funds on your Card, bill you or otherwise charge you as provided in these Terms and Conditions, subject to applicable law or (ii) waive any fee at any time.

**Card Member Fees**

Fee Type		Amount	
Card Purchase		\$5.95	
Monthly Maintenance		\$4.95	
Check Deposits	Payroll / Government	Immediate Funds	1.5%
		Delayed Funds	FREE
	Personal Check	Immediate Funds	4%
		Delayed Funds	\$1.00
ATM – Non-Monetary Activity (i.e. balance inquiry)		FREE	
ATM – In-Network		FREE	
ATM – Out-of-Network		\$2.00	
ATM – International		\$4.95	
Foreign Exchange (per International transaction)		3%	
Bill Payment	Expedite	\$5.00	
	Standard	\$1.00	
Bill Payment – Stop Payment		\$25.00	
Remittance	Domestic	Determined by MoneyGram	
	International		
Savings Accounts (up to 9)		FREE	
VRU and Live Customer Service		FREE	
Statement (monthly via paper)		\$5.00	
Replacement Card		\$5.00	

## ACH AUTHORIZATION AND AGREEMENT

Each time you supply your account number or credit union's routing number in connection with your election to make payments on or load funds to your Card through a consumer deposit account, you provide this ACH Authorization and Agreement and certify and agree as follows:

- You are the owner of the deposit account whose number (and bank routing number) you have supplied and designated as your Card funding source (your "Account"), such Account is a consumer account and you are authorized to make withdrawals from it without the approval or participation of anyone else.
- You authorize Directions, in its capacity as issuer of the Card (and its successors, assigns and service providers) to initiate credit or debit entries to your Account from time to time until your Card is cancelled and no further credits or debits are authorized under the Card Member Agreement.
- The ACH Authorization and Agreement is a continuing one that will remain in full force and effect until you cancel this Authorization and Agreement via the Website or by calling the Member Service number. You agree to do so in time for us to have a reasonable opportunity to act on your cancellation and you understand that you may only give notice of cancellation of this ACH Authorization and Agreement via the Website or by calling the Member Service number, and failure to do so will void your notice of cancellation.
- You understand that you will be deemed to have signed this ACH Authorization and Agreement by entering your Account number and your credit union's routing number on the Website as a symbol of your signature. You authorize us to date this ACH Authorization and Agreement as of the date you submit your Account number and bank's routing number, and you agree to print or save a copy of this ACH Authorization and Agreement.

## USING YOUR CARD

### **Loading the Card**

You can load funds to the Card at any time using any of the following methods:

- You may remit cash at any of the Directions Credit Union Locations,
- You may transfer available funds to the card from a deposit account you have with Directions Credit Union,
- Via direct deposit of your paycheck,
- You may use our mobile device services and mobile remote deposit services to transmit check images to us in order to load funds to your Card, subject to the terms and conditions of and your enrollment in those services. These services are provided by *Ingo Money* where additional terms and conditions may apply.\*\* Directions or its service providers reserve the right to accept, reject, or limit any attempted load of funds onto the card in our sole and absolute discretion,
- You may use the online banking service to transfer funds from another iDirect card or a checking or savings account to the card,
- You may use *MoneyGram* to load funds to your Card.\*\*\*

We reserve the right to delay the availability of funds loaded to your Card using any of these loading methods until such funds have cleared and posted to your Card. Funds loaded to the Card from your savings or checking account will generally be available within five (5) business days after load instructions. Funds loaded to the Card using Direct Deposit will generally be available on the business day we receive the transfer. We may change accepted tender types and funding methods for the Card at any time for legal, risk management, security or other purposes.

**IMPORTANT:** You will not be able to access funds loaded to the Card using your Funding Source or via direct deposit of your paycheck until you have activated your Card.

You may load funds to the Card using your Funding Source until the aggregate balance on your Card equals \$10,000. Not more than \$99,999 may be loaded to your Card in any 1-month period. The maximum aggregate balance on your Card at any time may not exceed \$10,000. We may change these limits at any time for legal, risk management, security or other purposes.

You will not earn dividends on funds loaded to the Card.

### **Direct Deposit**

As Card purchaser, you may arrange to have all or part of your paycheck transferred directly to the Card by your employer or other appropriate payor. To enroll, you will need to provide your employer or payor with the direct deposit enrollment form available by accessing your online account at the Website (your employer may request that you fill out an alternate form). Funds transferred via direct deposit will generally be available on the day we receive the transfer. If you have arranged to have direct deposits made to the Card, you may review your Online Transaction History, visit the Mobile App., or call the Member Service number to verify that each deposit has been made. We reserve the right to accept, reject or limit transfers via direct deposit in our sole discretion. You may cancel your direct deposit authorization at any time by sending a written notice to your employer and providing your employer and us sufficient time to act upon the notice. Your employer may terminate this method of payment, with or without cause, at any time.

### **Purchases at Merchant Establishments; Internet Purchases Merchant Special Handling**

**Fuel Pumps:** The card does not authorize "pay-at-the-pump" transactions and so you will be required to go inside the fuel station and use your card to pay the exact amount prior to pumping the fuel.

Present the Card to the Merchant at the time of payment and sign the receipt with the same signature you used when you signed the back of your Card. Retain the receipt as a record of the transaction. You agree to use the Card only at Merchants and only for lawful purposes. You acknowledge that purchases made with the Card are similar to those made with cash. **You cannot "stop payment" on such transactions.**

Depending on the Merchant's policy, you may be able to use your Card with another form of payment, such as cash, check or another card, to make a purchase. This is known as a "Split Tender Transaction." To make a purchase for more than the Available Funds on the Card:

1. Tell the cashier the Available Funds and ask whether another form of payment will be accepted for the balance of the purchase.

2. Before the Card is "swiped," tell the cashier to only authorize the Card for the Available Funds.
3. If the Card is declined, remind the cashier of the Available Funds.
4. Be prepared to provide a second form of payment to cover the balance of your purchase.
5. Some Merchants may only allow you to use cash or check, but not another card, as the second form of payment. Some Merchants do not permit a second form of payment at all. We do not guarantee that a Merchant will permit a Split Tender Transaction.
6. Restaurants, hair salons and some other types of Merchants may obtain an authorization on the Card for an amount up to 20% more than the total service bill to cover any gratuity that may be added. Be sure that the Available Funds on your Card are sufficient to cover the cost of the bill plus any anticipated gratuity. If the Card is declined, ask the Merchant to obtain an authorization for an amount equal to or less than the Available Funds.
7. You can also use the Card to make a purchase over the internet or by mail-order. However, some internet and mail-order Merchants do not permit a second form of payment at all. If you experience any difficulty making a purchase online or by mail order with the Card, please call the Member Service number for assistance.

### ***Funds Shortages***

Each time you use your Card, the amount of the transaction will be debited from your Card's Available Funds. You agree not to make a purchase or other transaction in excess of your Card's Available Funds. If you do make a purchase or other transaction or if a Fee is deducted from Available Funds that exceeds the Available Funds on your Card and, as a result, the balance on your Card is negative (a "Shortage"), you shall remain fully responsible for the Shortage amount and we reserve the right to require that you immediately forward payment to us for any such Shortage. Subject to applicable law, we reserve the right to debit the Available Funds on your Card or Account that is issued by us, or debit any subsequent loads to the Card, for any Shortage Amount upon the occurrence of a Shortage.

### ***Tracking Your Balance & Verifying Your Transactions***

The Available Funds on your Card do not expire. There are three ways that your Available Funds may be decreased. First, if you make a purchase with the Card or a cash withdrawal, we will deduct the full amount of that purchase or cash withdrawal, including taxes and any other fees, from the Available Funds. Second, if the Merchant authorizes for an amount greater than the actual purchase, the Available Funds will be temporarily decreased by the amount of the authorization until the actual transaction posts, typically until the eighth (8th) day after purchase. Only the final amount of the purchase will ultimately be deducted from the Available Funds. Third, your Available Funds may decrease if a Fee is deducted from it or a Shortage arises as provided in these Terms and Conditions. Once the Available Funds reaches zero (\$0), you agree that you will no longer use the Card until Funds have been loaded to the Card.

You may obtain information about the Available Funds on your Card at no charge by calling the Member Service Number. This information, along with a 60-day history of transactions on your Card, is also available online by signing into your Card Servicing Page at the Website. You have the right to obtain a 60-day written history of account transactions by calling Member Service at 866-307-3315.

### ***ATM Access***

You may use your Card and PIN to access cash via a participating Automatic Teller Machine ("ATM"). If you believe your PIN has been compromised, or you otherwise need to request a change in your PIN, immediately contact Member Service at 866-307-3315. To get cash, use the "withdrawal from checking" option at an ATM. Subject to the amount of Available Funds on your Card, you may use the Card to obtain up to \$500.00 U.S. per day (or its equivalent in foreign currency), plus any fees assessed. The Card is accepted at a majority of ATMs in the U.S. Acceptance within ATM Networks may change at any time. Use of the Card at ATMs is subject to all applicable fees, surcharges, rules and customs of any clearinghouse, ATM network, or other institution or association involved with the transaction. We may impose a fee each time a Card is used to obtain cash or any other services from an ATM, as set forth in the Schedule of Fees. The owner of the ATM may impose a fee in addition to any fee charged by us. The ATM owner must disclose any fee(s) they charge prior to your confirmation of the transaction.

### ***Transactions Made in Foreign Currencies***

If you make a purchase at an establishment or an ATM withdrawal in a foreign currency, it will be converted into U.S. dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, you authorize us to choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a transaction in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources on the conversion date or the prior business day. This conversion rate may differ from rates in effect on the day of your transactions. Charges converted by Merchants (such as airlines) will be billed at the rates these Merchants use.

### ***Returning Merchandise***

If you wish to return any merchandise purchased with the Card, you will be subject to the Merchant' return policies. If the Merchant agrees to issue a credit to the Card, such funds may not be available for seven (7) days or longer.

## **MANAGING YOUR CARD**

### ***Replacing Your Card after its "Good Thru" Date***

Please note the Card has a "Good Thru" date on the front of the Card. This "Good Thru" date is the date through which your physical plastic card may be used, and is required to process purchases at Merchants that request a plastic expiration date. You may not use the Card after the "Good Thru" date on the front of the Card. Even if the "Good Thru" date has passed on your Card, the Available Funds on your Card do not expire.

You should receive a replacement Card from us before your old Card' "Good Thru" date passes. Once you receive your new Card, you should cut the old Card in half and throw it away. The old Card may not be used for transactions or purchases after the "Good Thru" date passes. You can start using your new Card for transactions and purchases as soon as you receive it in the mail and it is activated (if applicable). If you do not receive a replacement Card in a timely manner, please call the Member Service number.

If for any reason we are unable to send you a replacement Card, please keep your old Card and notify us. You may contact us at the Member Service number to obtain a replacement Card or instructions on how to redeem Available Funds. A Replacement Card fee may be assessed. Please refer to the fee table for the amount of that fee.

#### **Lost or Stolen Cards**

You are not liable for fraudulent purchases. If your Card is lost or stolen, contact us immediately at the Member Service Number. You will be required to provide your name, address, Card number, and other details for identification purposes. You agree to provide us all information and assistance reasonably requested in order to timely make a complete investigation of the loss or theft, and we reserve the right to investigate the loss or theft. If your Card is lost or stolen, we will issue you a replacement Card with a value equal to the Available Funds on your Card at the time you notified us of the loss or theft. If you believe that an unauthorized transaction has occurred after your Card was lost or stolen, please follow the instructions described in the section entitled "Errors or Questions about Transactions related to the Card."

#### **Errors or Questions about Transactions related to the Card**

Call us at the Member Service number or write us at 5121 Whiteford Rd., Sylvania, OH 43560 as soon as you can if you think the Online Transaction History or a receipt is wrong, if you believe that an unauthorized transaction has occurred or if you need more information about a particular transaction. In the case of queries regarding Online Transaction History, we must hear from you no later than sixty (60) days after the earlier of (i) the date you electronically access your Online Transaction History, if the error could be viewed there, or (ii) the date we sent the FIRST written history on which the error appeared. You may request a 60-day written history of your transactions at any time by calling us at the Member Service number. If you are delayed in contacting us due to extenuating circumstances (such as a hospital stay or personal accident), we may extend this sixty (60) days for a reasonable time.

When you call:

- Tell us your name and Card number;
- Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe an error has occurred or why you need more information;
- Tell us the dollar amount of the suspected error or unauthorized transaction; and
- Tell us approximately when the error or unauthorized transaction took place.

We will determine whether an error or unauthorized transaction occurred within 10 business days after we hear from you and will correct any error or unauthorized transaction promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error or relates to an unauthorized transaction, so that you will have the money during the time it takes us to complete our investigation. If you call us with your complaint or question and we ask you during that call to put your complaint or question in writing, and we do not receive it within 10 business days, we may not credit your account. Complaints or questions submitted in writing should be mailed to 5121 Whiteford Rd., Sylvania, OH 43560.

For errors involving new Cards, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, we may take up to 20 business days to credit your Card account for the amount you think is in error. We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation and debit your Card for any amount that was provisionally credited after the error was reported. You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at the Member Service number.

#### **Suspension or Cancellation of Your Card/Refund**

You may cancel your Card at any time by calling the Member Service number. If Available Funds remain on the Card upon your card cancellation, we may refund such amount by, in our discretion, crediting your Funding Source or issuing you a check. We reserve the right to investigate all requests for cancellation and refund and to enable all Card transactions made prior to Card cancellation to post before processing a refund. All refunds are at our sole discretion. If we elect to provide a refund, we will cancel your Card and process your refund.

We reserve the right to suspend or cancel your Card if (i) the card balance remains \$0 for a period of 90 days, (ii) if you attempted loads to your Card from your Funding Source and are declined or dishonored more than one time (iii) if you violate these Terms and Conditions, (iv) if you fail to pay any Fee within sixty (60) days after the date it is due, (v) if there are potential fraud or security risks associated with your Card, as determined by us, (vi) if you withdraw your consent to deal with us electronically, or (v) for any reason allowed by law. We may, in our sole discretion, decide not to exercise our right to suspend or cancel your Card upon the occurrence of an event described in the preceding sentence; but forbearing from exercising our right to suspend or cancel your Card (either once or repeatedly) will not constitute a waiver of or preclude the exercise of our right to do so in the future upon the occurrence of an event described in the preceding sentence. If we cancel your Card after the Good Thru date has passed, any Available Funds remaining on the Card upon such cancellation, after payment for any applicable Fees and/or other amounts payable to us, will be returned to you by crediting your Funding Source or issuing you a check or some other means. If we cancel your Card prior to the passing of the Good Thru date on the Card, we may condition reimbursement upon return of the Card to us. The Card is our property. While your Card is suspended, we will not collect any Fees with respect to your Card.

#### **LIABILITY**

If we do not complete a transfer from the Card on time or in the correct amount according to these terms and conditions 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, an ATM or merchant refuses to honor the Card.
- If through no fault of ours, you do not have enough money available on your Card to make a withdrawal or purchase.
- If the terminal or system was not working properly and it was known about when the transaction started.
- If circumstances beyond our control (such as flood or fire) prevent the transfer, despite reasonable precautions that we have taken.
- Other exceptions stated in these Terms and Conditions

If you notice fraudulent activity on your card, promptly contact us to report it. It is important to continually monitor your account to identify any unauthorized transactions.

Cardholders should always regularly check their transaction history for accuracy. We reserve the right to impose greater liability on the cardholder if we reasonably determine that the unauthorized transaction was caused by the gross negligence or fraudulent action of the cardholder - which may include your delay for an unreasonable time in reporting unauthorized transactions.

#### **TERMINATION**

We reserve the right to terminate this Agreement or any of the services that are described herein by giving you written notice. You may, at any time, terminate this Agreement by calling us, toll-free at 866-307-3315. Termination will not affect any of our rights or your obligations arising under this Agreement prior to termination.

#### **AMENDMENT**

We may amend these terms and conditions at any time by adding, deleting or changing provisions in compliance with the applicable notification requirements of federal law. However, if the change is made for security purposes, we can implement it without prior notice.

\*\*Ingo Money is a service provided by First Century Bank, N.A. and Ingo Money, Inc., subject to the First Century Bank and Ingo Money Terms and Conditions and Privacy Policy. Approval usually takes 3 to 5 minutes but can take up to one hour. All checks are subject to approval for funding in Ingo Money's sole discretion. Fees apply for approved Money in Minutes transactions funded to your card or account. Unapproved checks will not be funded to your card or account. Ingo Money reserves the right to recover losses resulting from illegal or fraudulent use of the Ingo Money Service. Your wireless carrier may charge a fee for data usage. Additional transaction fees, costs, terms and conditions may be associated with the funding and use of your card or account.

\*\*\*MoneyGram, MoneyGram.com, MoneyGram SendMoney, and MoneyGram Pay Bills are all services of MoneyGram, Inc., and are governed by MoneyGram terms and conditions as outlined at [www.moneygram.com/us/en/terms-and-conditions](http://www.moneygram.com/us/en/terms-and-conditions).