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Other Branch Locations
Brunswick • Clifton Park • Cohoes • Colonie • Glenmont
Latham • Malta • Niskayuna • North Greenbush

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.

I shall indemnify, defend and hold harmless CAP COM, from and against any claims, losses, damages, liabilities or expenses (including, without limitation, reasonable attorneys' fees and expenses) resulting from any cause beyond its reasonable control, including, but not limited to, (a) Internet network failures or Internet capacity limitations, acts or omissions of a third party, or acts of God.

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:

There is currently no monthly fee for the use of Internet Bill Payment. CAP COM 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) 634-2340. 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.

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.