

Bill Pay User Guide

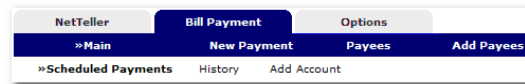


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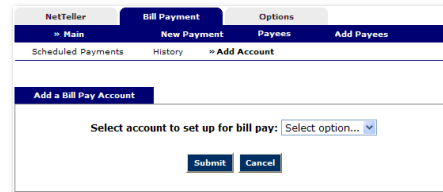
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Account Access

Log in to Internet Banking and select the Bill Pay tab.



Adding Accounts



Select **Add Account** from the Bill Pay sub-menu, choose the account you want to add to bill pay and click **Submit**.

You must review and agree to the terms for bill pay to set up the account.

Payees

There are two types of Payees – **Company** and **Individual**.

Company payees receive their payments electronically, while **Individual** payees receive their payments in the form of a check.

Payment Funding

Funds for payments made to Electronic (Company) payees will debit your account on the payment date.

Funds for payments made to Check (Individual) payees will debit your account when the check clears.

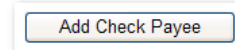
Adding Electronic Payees

Select **Add Payee > Pay a Company** to add a new electronic payee.



Fill in the payee fields and click Search. If the Company you entered is available as an Electronic Payee a link with Payee Type Electronic displays.

If the payee is not available as electronic, select the Add Check Payee button at the bottom of the page.



Adding Check Payees

To add a payee without searching for available electronic payees, select **Add Payee > Pay an Individual**.

Adding Payments

Payments can be added in one of two ways:
Quick Payment and **Recurring Payment**

Quick Payment

Quick Payment allows you to add up to 10 one-time payments on the same screen.

- CABLE
- CAR LOAN
- CELL PHONE
- CREDIT CARD
- GYM MEMBERSHIP
- LAWN SERVICE
- MORTGAGE COMPANY

| Payee: | Amount: | Pay On: | Pay From: | Memo: |
|------------------|---------|------------|-----------|-------|
| CELL PHONE | | 04/22/2008 | Checking | |
| MORTGAGE COMPANY | | 04/22/2008 | Checking | |

Add Payment

Use Add Payment for payments that happen on a regularly scheduled basis.

| | |
|----------------------------------|--------------------------|
| Pay from account: | Checking |
| Payee: | Select option... |
| Amount: | |
| Memo: | |
| Alert when payment is processed: | <input type="checkbox"/> |
| Frequency: | One-Time |
| Payment Date: | 04/22/2008 |
| Payment Description: | |

Viewing History

Select **Main > History** under the Bill Payment Tab.

| | |
|---------------|---|
| Payees | All |
| From: | 3/01/2008 |
| To: | 3/31/2008 |
| Begin Amount: | \$ |
| End Amount: | \$ |
| Sort By: | Date |
| Then By: | |
| Then By: | |
| Sort Order: | <input type="radio"/> Ascending <input checked="" type="radio"/> Descending |

Bill Payment history is available for 19 months.

Editing Your Information

- Change **Personal, Account, and Display** Settings.
 - Set up **Alerts**.

| | |
|----------|---------|
| Accounts | Options |
| Personal | Account |
| | Display |
| | Alerts |

Personal

- Update ID*
*create an ID to use instead of 12-digit ID
- Change PIN/Password
- Create PIN self-reset Question & Answer

Account

- Change Account Pseudo Names (nicknames).
- Edit order in which accounts are displayed.

Display

- Edit Number of Accounts displayed per page.
- Edit no. of transactions displayed by default.

Alerts

Event Alerts

- Incoming Direct Deposits
- Funds Transfer Information
- Statement Notifications

Balance Alerts

- Notification of Account Balances

Item Alerts

- Notification of Cleared Checks

Personal Alerts

- Alerts delivered on chosen date.



Security

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) **Personal Verification Questions**.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

You will be asked to change your password every 90 days.

Security Reminders

- ✓ We will NEVER email you for your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.
- ✓ Do not write your password down.
- ✓ Use a different password to access your online accounts than ones you use for other applications.
- ✓ Always exit your online banking session before leaving your computer.



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