

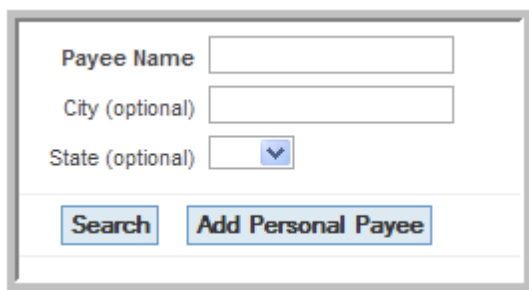
## Benefits of using Bill Pay

- **Easy to set up a new Payee.** Use our search to find a Payee or simply type in the information on the easy Bill pay form.
- **Make recurring payments.** This is a convenient option for making payments that are the same month to month - such as a car payment or mortgage.
- **Notifications.** Receive notifications via email when a payment is about to be made or on a final payment.
- **Pay from multiple accounts.** Choose which account you want to pay your bills from.
- **Mobile Access.** Access Bill Pay from a mobile device to make bill paying easy!
- **Customize, View and Download Reports.** Customize and view reports for specified activity dates or download history to Quicken®, MS Money® and more!

## How to Use Bill Pay

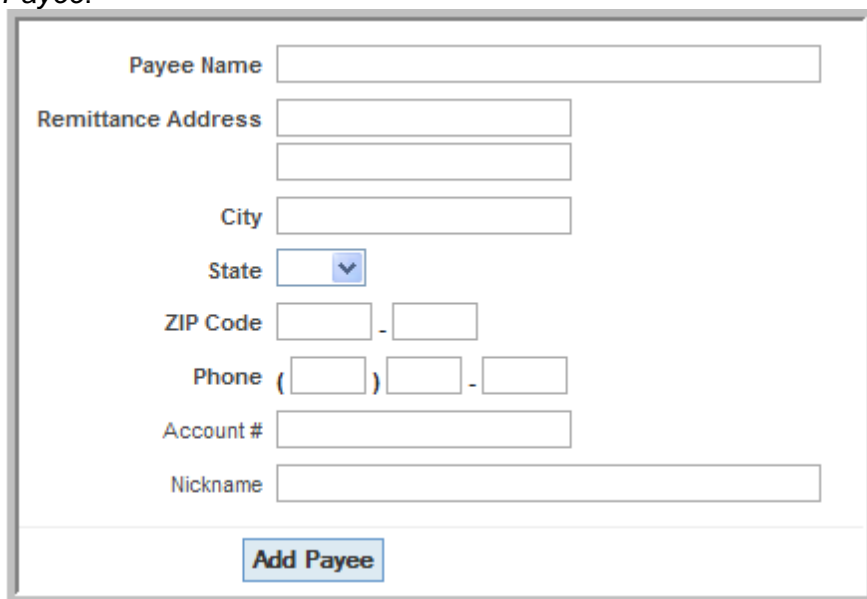
### Adding a Payee to Bill Pay

1. To add a payee, click on the *Add Personal Payee* button. The following screen appears.



A screenshot of a web form titled "Add Personal Payee". It contains three input fields: "Payee Name" (a text box), "City (optional)" (a text box), and "State (optional)" (a dropdown menu). Below the fields are two buttons: "Search" and "Add Personal Payee".

2. To search for a payee in the Bill Pay database, enter payee name and click *Search for Payee*.



A screenshot of a web form titled "Search for Payee". It contains several input fields: "Payee Name" (a text box), "Remittance Address" (two stacked text boxes), "City" (a text box), "State" (a dropdown menu), "ZIP Code" (two stacked text boxes with a hyphen), "Phone" (three stacked text boxes with parentheses and a hyphen), "Account #" (a text box), and "Nickname" (a text box). At the bottom is a button labeled "Add Payee".

NOTE: To add a payee manually, click on *Add Payee Manually*.

3. Type in the pertinent information for that particular payee and click the *Add Payee* button.

### Scheduling a Bill Pay Payment

1. To schedule a payment, click on the *Add Payment* button on the bottom of the *Payee List* screen. The following screen appears.

The screenshot shows a web form for scheduling a bill payment. At the top left, there is a checkbox and the text "All American Lawn Service - 5554445559". To the right, it says "Payment Type: check". Below this, there are several input fields and dropdown menus: "Payment Date" with the value "09-24-2009" and a calendar icon; "Payment Frequency" with a dropdown menu set to "Single Payment"; "Amount" with a text box containing "0.00"; "Pay From Account" with a dropdown menu set to "1 - Main Checking"; and "Email Notification" with a dropdown menu set to "Email three days before payment". At the bottom left, there is a text box labeled "Memo".

2. Select payment date based on the rules shown for payment frequency (may be set to single payment, weekly, bi-weekly, semi-monthly, monthly, quarterly, bi-annually, or annually).

3. Select the appropriate account in the *Pay From Account* field. Checking is normally set as default for Bill Pay as account to send payments from. However, payments may be sent from other types of accounts such as savings, if selected.

4. Select a memo to show on the check payment, if the payment is by check.

5. Select whether an email notification should be sent. Choose from the following options:

- No email
- Email one day before payment
- Email two days before payment
- Email three days before payment
- Email one week before payment
- Email only on the final payment










6. Click on *confirm* at the bottom of the page.

To edit the default payee, click on *Payment Preferences*. Choose a default payee and email notification method.





### Viewing/Editing an Existing Payee or Payment Information

The account holder is able to view the payment history by clicking on the payee list. The payee name, account ID and payment data can be arranged by utilizing the arrows on the header.

- Green book: Add payment to payee.
- Pencil: Edit payment.
- Trash: Delete payment.

Bill Payment Payee List				
Show Payments By Payee <input type="checkbox"/>				
<input checked="" type="checkbox"/>	Payee Name	Account #	Payment Type	
<input type="checkbox"/>	<a href="#">All American Tree Trimming</a>	5554445559	check	  
<input type="checkbox"/>	<a href="#">Bill's Auto Repair</a>	123456008	check	  
<input type="checkbox"/>	<a href="#">Jason's Deli</a>	123456	check	  

The account holder can review the timeframe in which the payment will be made under Frequency.

<input checked="" type="checkbox"/> <b>Bill's Auto Repair</b> - 123456008	Payment Type: check
<input type="text" value="09-25-2009"/>  Payment Date	<input type="text" value="20.11"/> Amount
<input type="text" value="Single Payment"/>  Payment Frequency	<input type="text" value="1 - Main Checking"/>  Pay From Account
<input type="text"/> Memo	<input type="text" value="No Email"/>  Email Notification

Note: the Memo field is printed on paper check payments only.

By clicking on the name, the account holder can see account information for that payee as shown below:

Payee Name **All American Tree Trimming**  
Payee Nickname **All American Tree Trimming**  
Address line 1 **987 Main St.**  
City **Parker**  
State **CO**  
ZIP **85255**  
Phone **3033334444**  
Account # **5554445559**  
Payment Type **check**  
Reference number **24**

To delete payees or edit multiple different payees, the account holder selects all appropriate boxes and clicks *Edit Payees* or *Delete Payees*. To add payees or payments use the *Add Payee* and *Add Payments* buttons on the screen.


Bill Payment Payee List			
Show Payments By Payee <input type="checkbox"/>			
<input checked="" type="checkbox"/>	Payee Nickname	Account #	Payment Type
<input checked="" type="checkbox"/>	<a href="#">All American Tree Trimming</a>	5554445559	check
<input checked="" type="checkbox"/>	<a href="#">Bill's Auto Repair</a>	123456008	check
<input type="checkbox"/>	<a href="#">Jason's Deli</a>	123456	check
<input type="checkbox"/>	<a href="#">Joe's Fishing Supplies</a>	654987321	check
<input type="checkbox"/>	<a href="#">Viking Football</a>	987654321	check


The account holder can click on *Scheduled Payments* from the main menu to see the following screen.

Scheduled Payments									09-24-2009 - 10-24-2009
<input checked="" type="checkbox"/>	Process Date	Type	Payee	Account #	Confirm #	Status	Amount	Estimated Total	
<input type="checkbox"/>	10-14-2009	S	Viking Football	987654321	9182	pending	76.00	217.21	
<input type="checkbox"/>	09-25-2009	S	Bill's Auto Repair	123456008	9175	pending	20.11	141.21	




- Type: R stands for recurring and S stands for single payment.
- Estimated Total: The cumulative total of payments shown.
- Navigation (arrow buttons): Change the order by process date, type, account number, etc.

At the top of the Scheduled Payments screen in Bill Pay, the account holder can search payments based on a specific date or show payments for a specific payee.

Payment Date (MM-DD-YYYY)  

Payee Filter  

The account holder can click on Bill Pay history to view the historical information. This can be sorted by process date, payee, account number, etc. by clicking the arrows on the top.

Payment History							08-25-2009 - 09-24-2009
Process Date	Payee	Account #	Confirm #	Status	Amount		
09-24-2009	Viking Football	987654321	<a href="#">9142</a>	cleared	75.00		
09-17-2009	Viking Football	987654321	<a href="#">9142</a>	cleared	75.00		
09-10-2009	All American Lawn Service	5554445559	<a href="#">9140</a>	cleared	15.00		

In order to view the history of payment totals by payee, scroll to the bottom of the history screen. This includes all statuses of pending, processed, and closed.

The screenshot shows a web interface for viewing payment history. At the top, there are two date range input fields: the first is set to '05-23-2010' and the second to '06-22-2010'. Below these is a 'Payee Filter' dropdown menu currently set to 'All Payees', and an empty 'or Filter Text' input field. A 'View Payments' button is centered below the filters. Below the button is a table titled 'Payment Totals by Payee (for this date range)'. The table has three columns: 'Payee', 'Account #', and 'Total paid'. Two rows are visible: 'All American Lawn Service 12' with account number '5554445559' and a total paid of '\$10.00', and 'Best Buy' with account number '4444444' and a total paid of '\$23.00'.

Payment Totals by Payee (for this date range)		
Payee	Account #	Total paid
All American Lawn Service 12	5554445559	\$10.00
Best Buy	4444444	\$23.00

- Date Range: Range of dates to view payment history.
- Payee Filter: Search by a specific payee or view all payees.
- Filter Text: Choose text rather than payee to find specific paid items. For example, by typing in “American” in the screenshot above, the choice of All American displays. The filter text field is blank only if no payee is chosen.

Click *View Payments* after choosing the range, payees, and filter text to find results.

## Bill Pay Processing Schedule

Payments scheduled Sunday through Friday prior to 4:00pm will begin processing the same day. Payments scheduled after 4:00pm Sunday through Friday will begin processing the following payment day. (Payment day is defined as Sunday through Friday prior to 4:00pm.)

For Example: A payment that is added at 2:00pm on Friday will begin processing at 4:00pm that same day. A payment added at 5:00pm on Friday will begin processing on Sunday at 4:00pm.

**Electronic payments can take up to 5 days to fully process and paper checks up to 10 days.**

*\*We ask that members verify all Billpay Payees and schedules for accuracy after the system conversion on April 20, 2011.\**