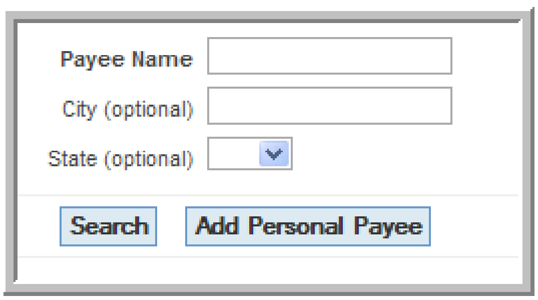
Benefits of using Bill Pay

- **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!

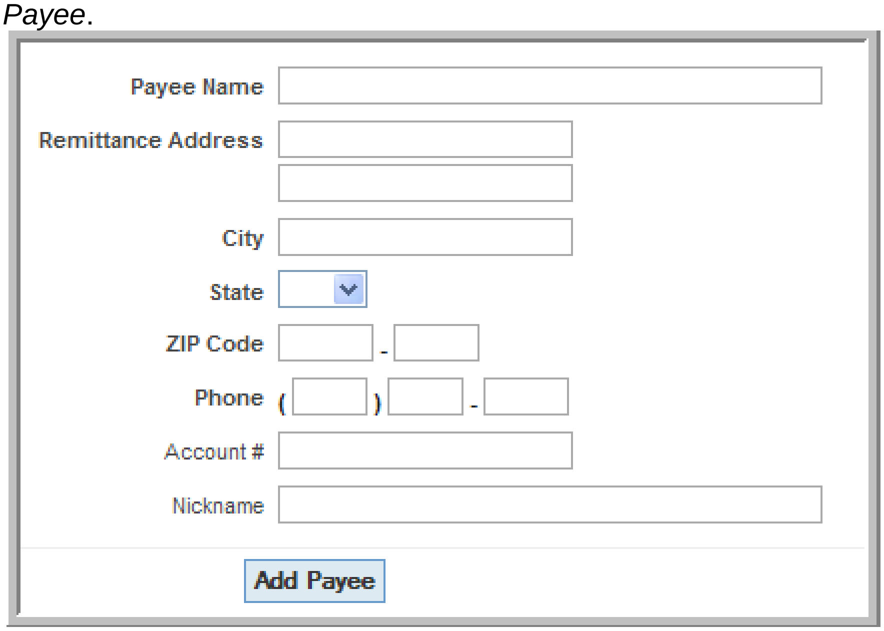
How to Use Bill Pay

Adding a Payee to Bill Pay

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



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

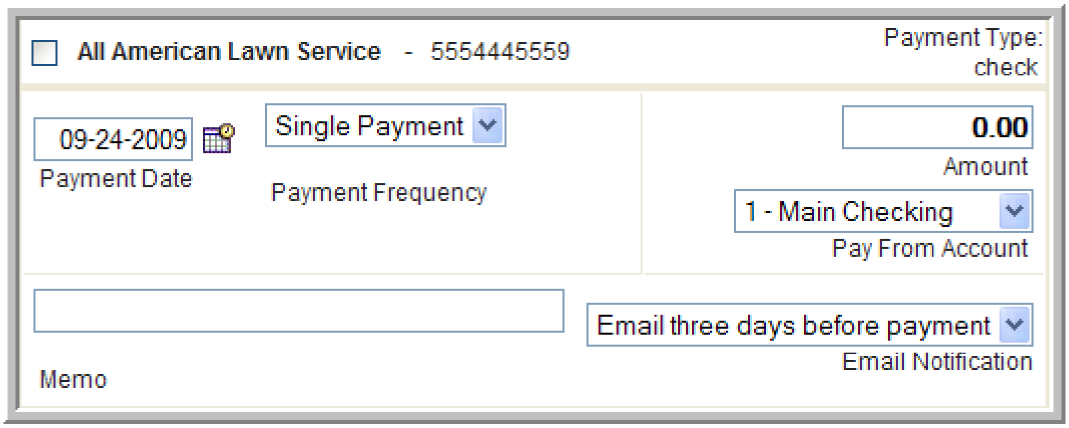


NOTE: To add a payee manually, click on *Add Payee Manually*.

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.



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

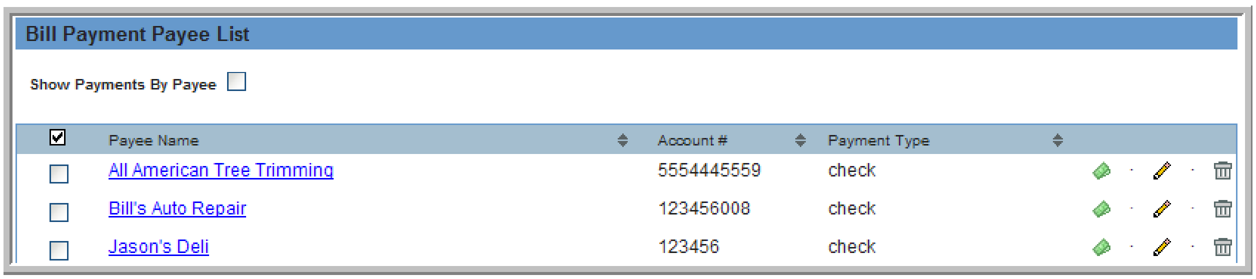
6.   Click on *confirm* at the bottom of the page.

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

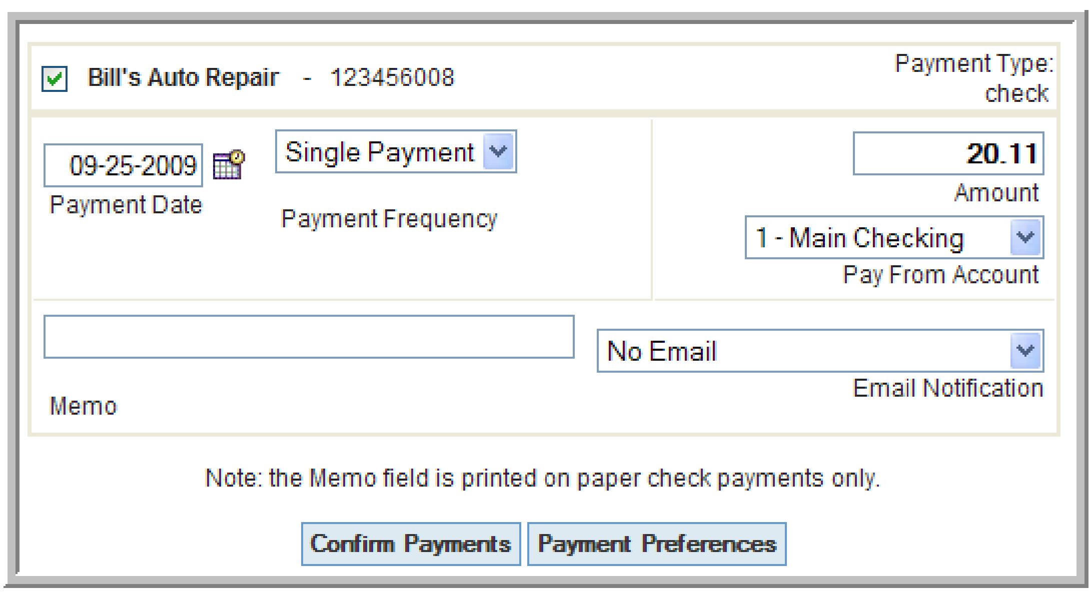
Viewing/Editing an Existing Payee or Payment Information

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.

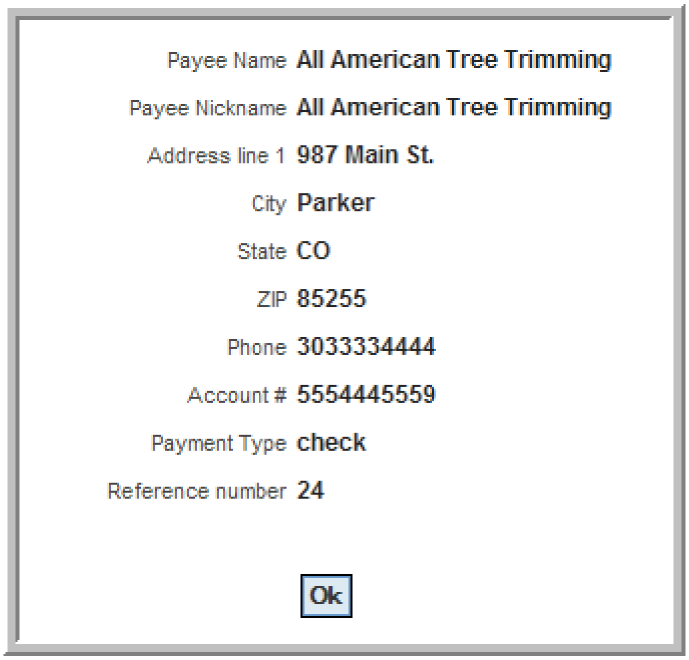
- Green book: Add payment to payee.
- Pencil: Edit payment.
- Trash: Delete payment.



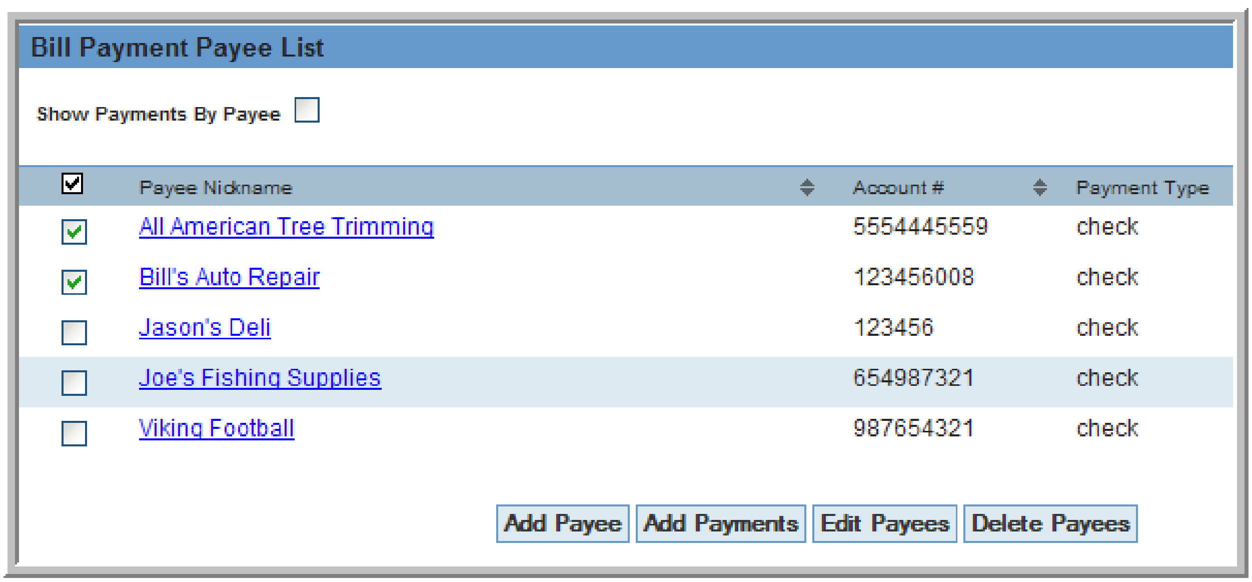
The account holder can review the timeframe in which the payment will be made under Frequency.



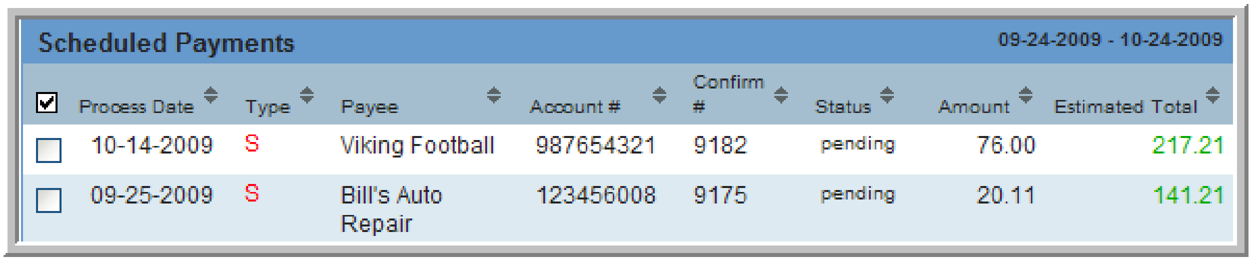
By clicking on the name, the account holder can see account information for that payee as shown below:



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.



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

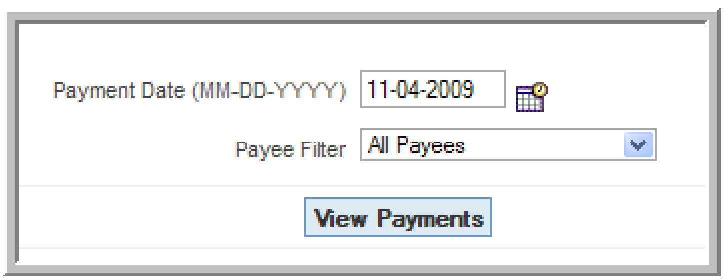


Scheduled Payments 09-24-2009 - 10-24-2009

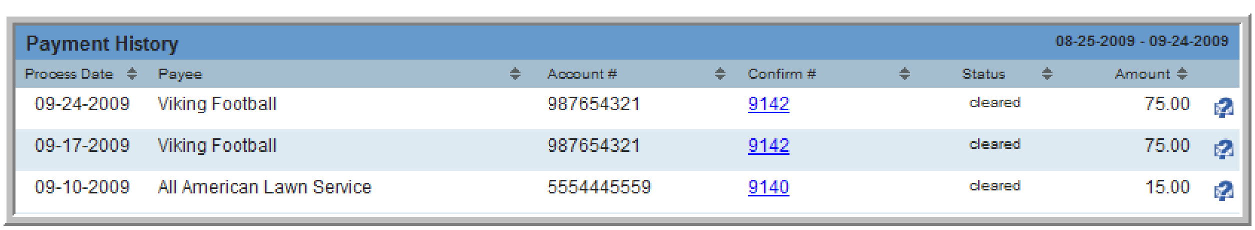
☑	Process Date	Type	Payee	Account #	Confirm #	Status	Amount	Estimated Total
☐	10-14-2009	S	Viking Football	987654321	9182	pending	76.00	217.21
☐	09-25-2009	S	Bill's Auto Repair	123456008	9175	pending	20.11	141.21

- 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.



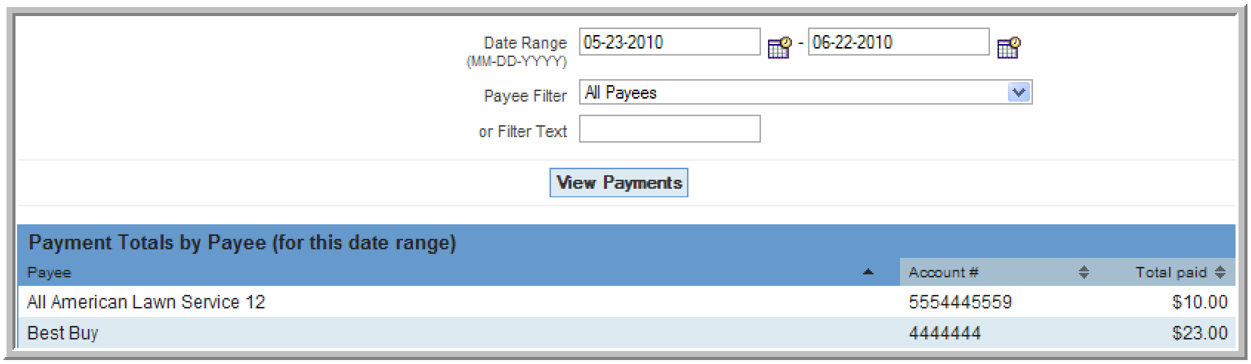
The account holder can click on Bill Pay history to view the historical information. This can be sorted by process date, payee, account number, etc. by clicking the arrows on the top.



Payment History 08-25-2009 - 09-24-2009

Process Date	Payee	Account #	Confirm #	Status	Amount
09-24-2009	Viking Football	987654321	9142	cleared	75.00
09-17-2009	Viking Football	987654321	9142	cleared	75.00
09-10-2009	All American Lawn Service	5554445559	9140	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.



- 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.