

ELECTRONIC BILL PAYMENT

Our online electronic bill payment system allows you to pay bills through our secure Internet server. You may schedule a payment; schedule recurring payments to be issued automatically; track past payments and view check images; or, through our Multiple Pay feature, make payments to several payees at once.

OVERVIEW

Each profile carries its own list of payees. A **payee** is anyone to whom you make a payment. You may subtract from or add to your list.

To make a payment to a payee, you schedule the amount to be paid and select the account from which the payment is to be drawn. All this is done electronically from this Web site. Once you confirm the payment, this constitutes a legally binding promise to pay, the same as signing a paper check.

An optional feature, called Multiple Pay, allows you to pay several payees at once.

If the payment is a regularly recurring one of a fixed amount, such as car payments, rent, or mortgage, you may set up recurring payments. These are payments of a fixed amount disbursed at regular intervals.

Before the scheduled processing date arrives, you may change your mind and edit your scheduled payment.

The payment is made electronically. If the payee cannot accept electronic payments, we will issue a paper check, and send it through the U.S. mail.

Once the scheduled date is past, for a fee, you may request that we issue a stop payment order to cancel the check. Contact Member Services for details.

However, if the payment has already cleared, the money is disbursed; it is too late to stop payment.

It is important that you allow enough lead time for your payments to allow the credit union to process your payment request!

It is best to schedule payments 5 to 7 business days before they are due.

For all initial payments, please schedule 10 business days before they are due.

GETTING STARTED

Upon a successful sign on, a **Welcome page** opens. The Welcome page displays the date of your last visit. You may select a feature from the left menu to open a page; or select the **Terms and Conditions** button to view the **Terms of Use**.

If you receive an error upon log in, please contact member services.

If you are signing on for the first time, you will be presented with the **Terms of Use**. If the Terms of Use are not acceptable to you, select the **Decline** button. You will be sent to the **Sign Out** page. If you are not presented with the online terms of use and have not previously agreed to a written disclosure through your credit union, please contact member services. If you agree to the Terms of Use, select the **Accept** button. Your session will begin.

During a session, you may:

- **Add** a payee to your payee list or **Edit** an existing payee
- **Schedule** a payment. This includes single, one-time payments; recurring payments; or Multiple payments
- **Edit** a scheduled payment
- **Cancel** a scheduled payment
- **View** or **Search** your payment history, including retrieving cleared check images

PRINTING and EXPORTING

You can print any page containing search results or records. Search results or records can be exported to your personal computer in one of the following formats: Excel (.xls) or as a Comma Separated

Values (.csv) file.

PAYMENTS

The **Payments** page contains five tabs. Each tab represents a different function:

- **Upcoming Payments** – Shows all the payments scheduled and totals the payments that are due in the next 30 days.
- **Make A Payment** – Set up new payments.
- **Multiple Payments** – Allows you to make multiple payments at once for payees already established.
- **Payee List** – This lists all of the payees that you have entered.
- **Payment History** – Allows you to view past payments and check images. Up to 2 years of history is available on-line (an additional 5 years is available off-line).

On average merchants are credited 5 business days after the debit date

UPCOMING PAYMENTS

This tab appears by default when you open the **Payments** page.

A table appears showing the scheduled payments (upcoming) for the next thirty days for the account shown in the field at the top of the table. If there are multiple accounts, there will be multiple tables.

To view the upcoming payments for another account, select that account from the drop-down list box at the top of the table. From this drop-down list, select the **All Accounts** option to see the upcoming payments for all accounts. If you have only one account, it will appear by default in this field.

The table displays for each payment:

- **Debit Date** - this is the date the payment is scheduled to be withdrawn
- **Pay To** - this names the Payee
- **#** - indicates when the payment is one of a series, how many payments remain. Single (non-recurring) payments are always listed as “1”
- **Freq.** - this indicates whether the payment is recurring and lists the frequency or a single payment
- **Amount** - this is the monetary amount of the payment
- **Next 30 Days Only** - the sum of all payments scheduled to occur within the next thirty days is given at the foot of the table

MAKE A PAYMENT

The **Make A Payment** tab can be opened from the **Payments** page. The tab contains:

- **Pay To:** - This field contains a drop-down list of all payees entered in your payee list. You must have a payee on your payee list in order to make a payment to that payee. To add a new person or company to your payee list, click the **Add A New Payee** button. The **Payee List** tab will open.
- **Debit Date:** - This field indicates the day the funds will be debited from your account. It is best to schedule payments 5 to 7 business days before they are due. For all initial payments, please schedule 10 business days before they are due. If the date falls on a weekend or holiday, the date will automatically be changed to the previous available business day and be displayed for you to accept.
- **Amount:** - This field is the amount of the payment. Enter the dollar amount. Use a period (decimal point) to enter cents. If you do not use a decimal point, the application will assume you intend an even dollar figure.
- **Pay From:** - This field contains a drop-down list of all accounts accessible from your User ID. Click on the button to display the list; select your choice with the cursor.
- **Would you like to make this a Recurring Payment?** - If you wish to make this a recurring payment, select **Yes**. The **Recurring Payment** form becomes enabled.
- **Next or Don't Make Payment:** Radio buttons at the bottom of the form allow you to

cancel the payment as you have entered it or continue on to the next screen (see below). Canceling the payment at this step simply clears the form of your entries. You are returned to the **Upcoming Payments** page.

You will receive an error message if any of the data entered is incorrect.

A red cross will indicate which fields require correction.

The **Please Verify Your Payment** form opens when you click on the **Next** button (see above). This form requires at least four entries:

- **Payee:** - To whom the payment is made
- **Amount:** - Dollar amount of the payment
- **Debit Date:** - Scheduled debit date of the payment
- **Recurring Payment:** - Whether the payment is single or recurring
- **From:** - Account from which the payment is drawn

If this is a recurring payment, the form also shows, depending on what type of recurring payment option you selected:

- **Frequency:** - If you selected an indefinite number of payments, this field will show 999 (indefinite)
- **End Date:** - If you selected an end date, it will be shown in this field
- **Number of Payments:** - If you selected a number of payments, that number will be shown in this field

Your Payment Has Been Scheduled will appear, reciting the **Payee, Amount, Debit Date,** and the **Account** from which it is drawn, along with a unique reference number.

Like the serial number on your checks, the reference number can be used to track this transaction.

MULTIPLE PAYMENTS

This tab appears on the **Payments** page. Click the tab to open it.

The **Select Your Multiple Payees** form appears by default. This form contains a list of all payees presently in your payee list. Each payee has a check box next to it. Put a check mark by any or all payees you want to include in your next Multiple payment. You may only select eight (8) payees at one time. When you press the **Make Payments** button, all the payees marked will appear as a line item on the **Make Multiple Payments** form.

The **Make Multiple Payments** form displays line items for each payee check marked:

- **Payee** - To whom the payment is made
- **Debit Date** - Scheduled debit date of the payment
- **Amount** - Dollar amount of the payment
- **(Last Payment) Date** – Date of last payment made to the merchant shown
- **(Last Payment) Amount** – Amount of last payment made to the merchant shown
- **Pay From:** - Account from which the payment is drawn

Select **Next**, if the form is acceptable; if unacceptable, select **Back**. You will receive an error message if data is incorrect; the form will display a red cross next to the fields that need correction.

Click **Make Payments** to submit the payments entered.

Click **Back** to go back and edit the payments entered.

Your Payments Have Been Scheduled will appear, reciting the **Payee**, **Amount**, **Debit Date**, and the

Account from which it is drawn, along with a unique reference number.

PAYEE LIST

The **Payee List** tab consists of a table showing your payees. Use the scroll bar to the right to scroll down.

For each line, you may view, edit, or delete that payee or view the payment history for that payee by selecting the appropriate button.

To add a payee to the list, enter the name of the payee and select the **Add Payee** button.

How to View Payees

1. To view the Payment History for a given payee, click the **History** button. The **Payment History** tab will open, with the search fields filled out.
2. To view or edit the address information for a given payee, click the **View/Edit** button. A form will open showing the address information.

How to Add a Payee

1. Enter the Payee name in the **Payee Name** field
2. Click **Add Payee**
3. Enter the Payee information in the fields provided
4. Click **Next** if the information is correct or **Back** to go back to the Payee List page
5. Click **Done** to complete the last entry or **Add Another New Payee** to continue adding to your list.

or

1. Click **View Entire Merchant Directory** to open a list of payees currently listed as electronic capable.
 2. Click the **Add** button for the merchant you want to add to your personal list
 3. Enter the Payee information in the fields provided
1. Click **Next** if the information is correct or **Back** to go back to the Payee List page
 2. Click **Done** to complete the last entry or **Add Another New Payee** to continue adding to your list.

HELPFUL TIP

Make it easier to recognize payees that you have multiple accounts with by entering a Payee Nickname.

How to Edit a Payee

1. Select the **View/Edit** button for the payee you want to edit
2. The **Edit Your Payee Information** form opens. Edit the fields you want to change
3. Select **Next**
4. Select **Accept** to update the payee, **Back** to return to the previous form or **Cancel** to reject the changes altogether

How to Delete a Payee

1. Select the **Delete** button for the payee you want to delete
2. The **Delete A Payee** form opens, listing the payee information, and any payments scheduled.

Please read carefully. If this is indeed the payee you wish to delete, select **Accept**. If not, select **Back**. A form opens to inform you that the payee has been deleted.

3. Select **Done**.

There is no undelete function.

There is no way to recover the information that has been deleted.

PAYMENT HISTORY

From the **Payments** page, select the **Payment History** tab to open it. This page has an upper and a lower section. The upper section of this tab contains a search engine to search your payment history. The lower section displays the search results. The upper section holds five fields, which are used to filter the search. Click on the **Search Option** button to view the search fields:

- **From:** - If you have more than one account with us, you may limit your search to transactions drawn against one certain account, or allow all accounts to be searched.
- **To:** - You may limit your search to a particular payee.
- **Ref.# or Chk.#:** - You may enter a specific reference number or check number to search by. A unique reference number or check number is generated when each transaction is recorded.
- **Payment Amount:** - Use the radio buttons to select **All Amounts**, a **Specific Amount**, or an **Amount Range**. For Specific Amount, fill in the amount in the field provided. For the amount range, fill in the upper and lower boundary amounts in the fields provided. The search will exclude everything above the upper, and below the lower, value.
- **Date:** - Use radio buttons to specify **For the Past** 30, 60 or 90 days, **All Dates**, **Specific Date**, or a **Date Range**. For a specific date, fill in the date in the field provided. For a date range, enter the earliest and latest boundary dates in the fields provided. The search will exclude everything before the earliest and after the latest value. (History is available for 2 years online)

Click the links under the **Ref/Chk#** column to display a cleared check image.

A pop up box will display the front and back image of the check you choose.

Click the links under the **Status** column to display details about the payment chosen.

PREFERENCES

The **My Profile** tab opens by default when you select the preferences button from the left menu. You can also click on **Password** to change your password or click on **Accounts** to edit information regarding your bill pay debit accounts.

MY PROFILE

- Create a Nickname to use in place of the User ID assigned to you. You can use either the new Nickname or the assigned User ID. The Nickname must begin with a letter and have a length no less than 4 and no more than 11 characters.
- Edit your email address that is currently in the bill pay system.
- Edit your individual session timeout. You will only be able to change the timeout within the credit union designated limit.

You must enter your password in this page if you want to change any of the information mentioned above

Click the **Submit** button. Verify your changes then select **Accept**. A message will appear informing you that your changes have been made. Click **Done**.

PASSWORD

- **Password:** - You must enter your old password once in this field.
- **New Password:** - Enter a new password to be used in future visits.
- **Confirm New Password:** - Re-enter the New Password in this field to confirm your new selection.

Asterisks will appear in all the password fields to help protect your information.

Password Rules

6 - 12 alphanumeric characters

Click the **Submit** button. A message will appear informing you that your password has changed. Click **Done**.

ACCOUNTS

- Add **Nicknames** to your bill payment debit accounts to make them easier to remember throughout the site. Make it easier to recognize your bill payment debit accounts by adding nicknames.
- Place a checkmark in the **Hide** box if you want to temporarily hide that particular account in the Payment pages. To unhide the account remove the checkmark and click Submit.

SCREENS

- Set your default entry page from the drop down list menu. The page you select will be the page that opens when you first log on.
- Select your Payments start tab from the drop down list menu. The page you select will be the page that opens when you access the Payments screen.
- Set your Preferences start tab from the drop down list menu. The page you select will be the page that opens when you access the Preferences screen.
- Choose whether or not to activate Verification Screens. Select **Activate Verification Screens** to have 'ask twice' messages pop up before you can perform certain actions. Select **Deactivate Verification Screens** to skip these 'ask twice' messages.

SORTING

- Set the default sorting for Payment List and Payment History
- To set your preference for each item choose the field you would like to sort by and then choose the sorting direction, ascending or descending.

HELP

Help screens are available online by selecting the **Help** button.

SIGN OUT

Clicking on **Sign Out** immediately ends your session. You will not be warned. You will not receive a request for verification.

The **Sign Out** page appears when you click the **Sign Out** button. This indicates that you have signed out and the security features are turned off.

You are presented with a summary of payments you have scheduled during this session. If for any reason this record does not reflect your session activity, please contact member services immediately. If you have scheduled payments pending, a **Printer-Friendly Page** button appears. Use this button to print a copy of your scheduled payments. After viewing the summary, select **Done**.

If you do not select Done when it is presented after clicking Sign Out a built-in security feature will not allow you to access the account for 15 minutes.

SECURITY

Confidential:

All account information is treated confidentially according to the Terms and Conditions Agreement.

Encryption:

Once a session starts, all data to and from your browser are encrypted with Secure Sockets Layer (SSL), ensuring that data transmissions are complete, unaltered and safe from eavesdropping.

Browser Support:

You may use most browsers that support 128-bit encryption. Encryption packs are available online for download through your browser's web site.

Safety Tips:

Please keep in mind the following precautions:

Never leave your computer unattended when logged-on to either online banking or Internet bill pay.

Properly secure user names and passwords from unauthorized individuals.

For security reasons, do not share your Internet Bill Pay user name/password with other users.

You must have cookies enabled in your browser settings.

The application may not be fully functional if cookies are disabled.

Restrictions:

There are certain rules to be understood for the proper use of the Internet bill pay service. Knowing and understanding these rules may prevent any misunderstandings as to how and when payments are processed.

In order to allow sufficient time for your payees to receive and post your payments, you must instruct us to process the payment at least five (5) Business Days prior to the date your payment is due excluding any applicable grace periods. Business days mean Monday, Tuesday, Wednesday, Thursday and Friday. Any payments scheduled for Saturday, Sunday or any recognized national holiday will be processed on the previous business day.

You may schedule a bill payment to be processed on the same day that you scheduled the payment if we receive

instructions before 5:00 a.m. Eastern Time, USA, on a Business Day.

The Credit Union will use its best efforts to make all your payments properly. However, the Credit Union will not incur any liability if we are unable to complete any payments initiated by you through the Internet bill pay services due to the following circumstances:

- You must properly schedule the payment to be processed at least five Business Days prior to the Due Date. For Same Day Payments, this means that you must schedule your payments to be processed before 5:00 a.m. Eastern Time, USA, on a Business Day at least five Business Days prior to the Due Date.
- You must provide us with the correct payee name, address, debit date, account information and the correct payment amount.
- Your Designated Bill Paying Account, including any overdraft protection, must contain sufficient funds to complete the payment or transfer on the Account Debit Date.
- Your PC hardware, software, telephone line, and Internet service provider, if applicable, must be functioning properly.

FREQUENTLY ASKED QUESTIONS

What If I Forget My Password?

Contact your Member Service Representative for assistance. Remember, you are responsible for maintaining the secrecy of your bill pay user name and password. Please keep this information in a safe place.

How far in advance should I set up payments?

A safe rule of thumb is to select a scheduled account debit date of at least five (5) or more business days in advance of the payment due date. For all initial payments, please schedule 10 business days before they are due. When scheduling payments, please note that the cutoff time for a payment to be processed on any given business day is 5 a.m., Eastern Time.

What happens if the Credit Union doesn't properly complete a bill payment on time or in the correct amount?

We will use our best efforts to make all your payments properly. We will reimburse you for any late payment fees or penalties you are charged, up to a maximum of \$50.00 per scheduled payment, as a result of our failure to deliver a payment made to a business by the scheduled Due Date if you meet each of the following obligations:
(a) You must properly schedule the payment to be processed at least five Business Days prior to the Due Date. For Same Day Payments, this means that you must schedule your payments to be processed before 5:00 a.m. Eastern Time, USA, on a Business Day at least five Business Days prior to the Due Date. Mortgage Payments

differ from other Recurring Payments in the following manner: if your mortgage payment is due on the first of each month with a fifteen day grace period, then you must schedule your mortgage payment to be processed on or before the third calendar day of each month, or the payment guarantee will not apply. **(b)** You must provide us with the correct payee name, address, Debit Date, account information and the correct payment amount. **(c)** Your Designated Bill Paying Account, including any overdraft protection, must contain sufficient funds to complete the payment or transfer on the Account Debit Date. **(d)** The late payment fee or penalty or the method of calculation must be published by the payee prior to the Due Date. **(e)** Your PC hardware, software, telephone line, and Internet service provider, if applicable, must be functioning properly.

Is Online Bill Pay secure?

Yes. Internet browsers equipped with the proper SSL (secured socket layer) encryption will communicate transactional information in a secure and encrypted session. Your Online Credit Union requires 128 bit SSL encryption. Simply check the "Help" section on your browser's tool bar and look under "About Microsoft Explorer" or "About Netscape Navigator" to see the browser version and encryption level. When logged-on to Internet bill pay, you should see an icon resembling a "yellow lock" at the bottom of your browser signifying a secure connection. If it does not appear, either you do not have an encryption-enabled browser, or the browser is able to encrypt, but you do not have the encryption feature activated. Check to ensure that SSL is enabled on your browser.

How does Online Bill Pay work for joint account holders?

To have a joint membership, both members must be joint signers on a share or share draft account. The password to the account is shared; all records are maintained per account, not per member.

Can I use Online Bill Pay if I live outside the U.S.?

Your Internet bill pay service is available to all members provided their Internet browsers support 128 bit SSL (secured socket layer) encryption.

What is the cutoff time for entering payments?

5 a.m., Eastern Time. The cutoff time is important only if attempting to schedule payments right at the minimum number of days recommended. For example, if a payment is due the following Friday, you would want to set the scheduled payment date as the previous Friday and that payment request must be submitted BEFORE 5 a.m. on that previous Friday in order to assure that the payment will be processed and arrive near or on the payment due date.

What date do I put in the debit date field?

The schedule debit date field indicates the date on which your payment should be processed not the date it is due. When scheduling payments, a safe rule of thumb is to select a debit date of at least five (5) or more business days

in advance of the payment due date. When scheduling payments, please note that the cutoff time for a payment to be processed on any given business day is 5 a.m., Eastern Time.

What do payees actually receive?

If the payment is made by check, the payee will receive a paper check bearing the following:

- Payee Name
- Payment Amount
- Your account number and name with the payee
- Check number

If the payment is electronic, then the payment will be sent via the Automated Clearing House to the payee's bank with all the pertinent information to credit your account with the payee.

Whom can I pay?

Payments may be only to Payees with a United States address. You may not make a payment of alimony, child-support, taxes or other governmental fees, or court-directed payments with the Service. We reserve the right to refuse to pay any merchant or other person to whom you may direct a payment. We are obligated to notify you promptly if we decide to refuse to pay a Payee. This notification is not required if you attempt one or more of the prohibited payments set forth above.