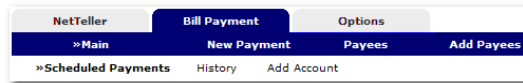


Bill Payer User Guide



Account Access

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



Adding Accounts



If you need to add Checking accounts to pay bills from, please contact a Personal Banker at any one of our branch locations.

Money Market and Savings accounts cannot be used in Bill Payer.

Payees

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

Most **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. Allow 3 business days for electronic payments to reach the Payee.

Funds for payments made to Check (Individual) payees will debit your account when the check clears. Allow 5-7 business days for the check to reach the Payee.

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.

Add Check Payee

Adding Check Payees

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

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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

Payer:	Amount:	Pay On:	Pay From:	Memo:
CELL PHONE		04/22/2008	Checking	
MORTGAGE COMPANY		04/22/2008	Checking	

Add Payment

Use Add Payment for recurring 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 Payer Tab to view all payments previously made through Bill Payer.

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

Editing Your Information

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

Accounts	Options
Personal	Account
	Display
	Alerts

- Update E-Mail Address
 - Update User ID*
*create an ID to use instead of 12-digit ID
- Change PIN/Password

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.

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.

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