Online Bill Payment and Presentment

Quick Start Guide

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What's Inside

Why Bill Payment and Presentment?

With Online Bill Payment and Presentment, it's safe, fast and easy to manage your finances on your terms. Now you can do everything you need to from home, work or anywhere you have Internet access. Plus, you're not limited to business hours—Online Bill Payment and Presentment is open 24 hours a day, 7 days a week, 365 days a year.

Look at All You can Do

- Receive and view updated balances and transactions for your accounts, including account history from one convenient website.
- Pay bills quickly and conveniently, including scheduling payments in advance, setting up recurring payments and scheduling to receive electronic bills (e-bills).
- Transfer funds between accounts any time of the day or night.
- Set up and send notifications to your email address about account balances, bill arrivals, due dates, upcoming payments and more.
- Run payment reports and create custom reports of your payment history for easy viewing.
- Request a year-end CD of bills and payments for your personal records.
- Receive your bills electronically anytime, anywhere you have Internet access.

How Safe Is It?

The exchange of private information over the Internet can be a daunting experience, but privacy and security are possible through the use of encryption technology. Secure Sockets Layer (SSL) encryption scrambles your private data as it transmits over the Internet, protecting it from being deciphered and used fraudulently. Online Banking environments require the highest level of confidentiality protection available in the form of 128-bit encryption. Logging in to your banking system to process private transactions over the Internet will require that your Internet browser supports 128-bit encryption.

Logging In

Using an Internet browser, enter your financial institution's website address, then enter your Internet Banking User Name and Password to log in. Simply launch Bill Pay to access Bill Payment and Presentment to begin making payments.

Make Payments | Manage Categories | View Report | Search Records | Funding Accounts | Add Funding Account | Personal Information

- **Make Payments:** Pay all your bills through the Make Payments screen.
- **Manage Categories:** Create custom categories to group your payees.
- **View Report:** Create reports of your payment history for easy viewing.
- **Search Records:** Search for transactions from different date ranges.
- **Funding Accounts:** View a list of accounts available for paying bills.
- **Personal Information:** View your personal profile.

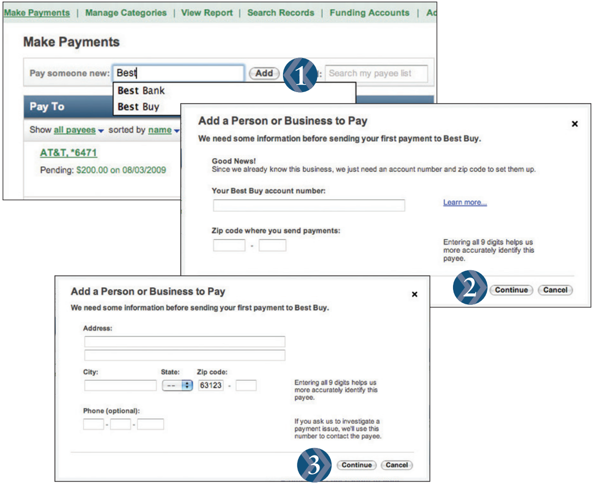
Add Payees

Payees need to be established before they can be set up to receive payments electronically. It only takes a minute to set up new payees. It is helpful to have a recent bill or statement available to reference your payee's information.

1 • From the Make Payments screen, enter the name of the Person or Business, then click Add. Known payee names may pre-fill.

2 • If the payee is known, simply enter the account number and zip code, then click Continue to confirm and save the payee.

3 • Some payees may require additional information. Enter the account number (if applicable), address and phone number if desired, then click Continue to confirm and save the payee.



Payees

A payee is any person or company that you pay, including your utility company, credit card company, or even your babysitter – anyone to whom you would normally send a check. Payment information can be found on the Make Payments screen.

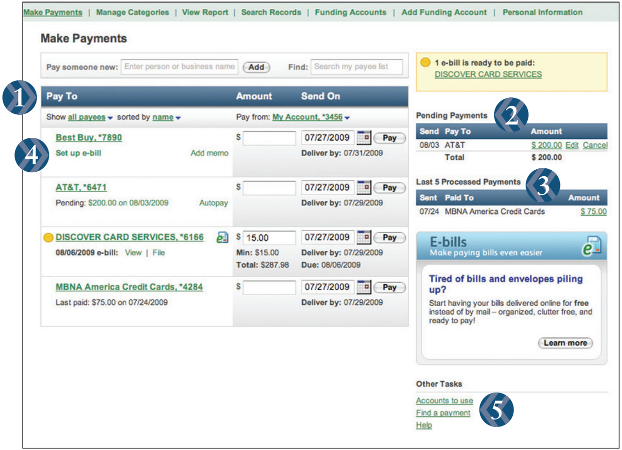
1 • Previously set up payees are shown here, along with current payment information.

2 • Pending payments can be viewed and edited here, up until the processing date.

3 • Recent payment activity is listed here.

4 • Set up an e-bill by clicking this link.

5 • Add Other Tasks by selecting a link from the available list.



Payment Setup

Conveniently view incoming bills and pending payments from one screen. View each bill in detail and quickly process one or all payments listed.

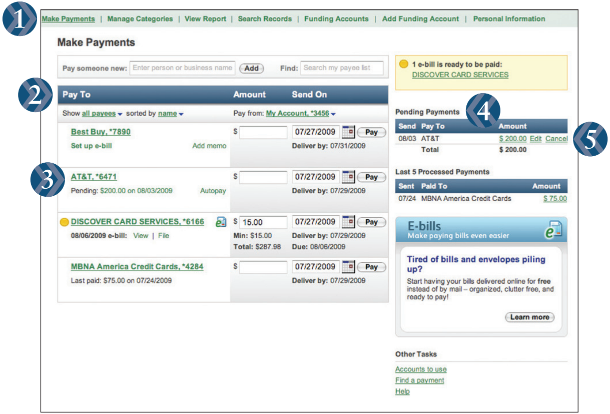
1 • Use this menu to navigate the Bill Payment system.

2 • Select one or more bills to pay, then click the Pay button to submit the payments. You will need to click Pay once for every payment entered.

3 • Select the payee name to view a submenu that will offer options relevant to the payee, such as payment details.

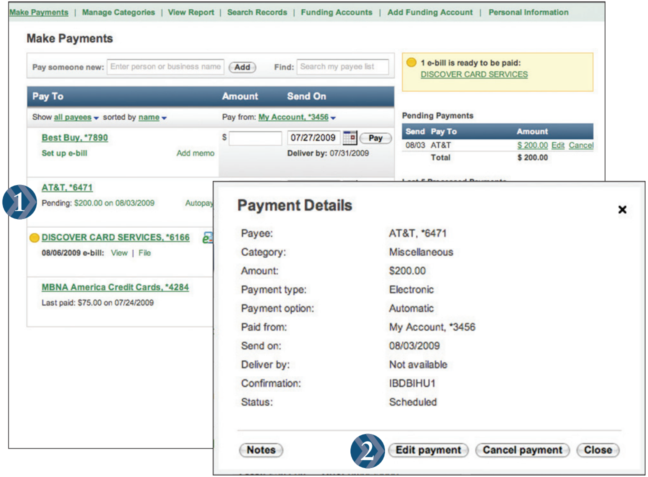
4 • View a list of pending payments, including a total payment amount.

5 • Edit or Cancel any pending payment prior to its processing date.



View Bill Details

When you select an account name link listed on the Make Payments screen, a window with detailed information about that account will be displayed.



1 • Select the link next to Pending to view a bill in detail on a secondary screen.

2 • If there is a detail that you would like to change, select Edit payment.

Make Payments

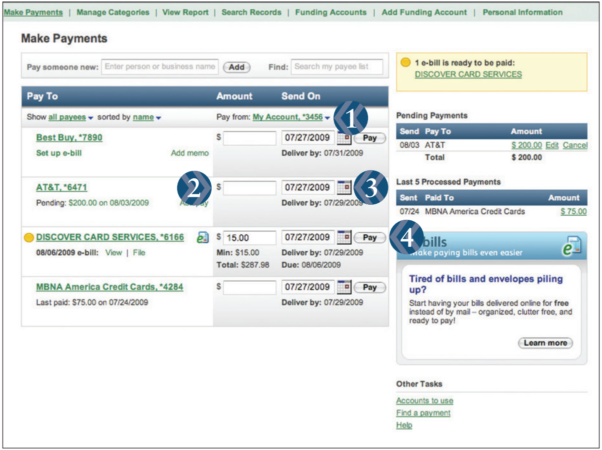
Bill Payment allows you to enter one or all of your bill payments from a single screen. All of your payees are listed for payment entry and maintenance. Allow three business days for an electronic payment and five business days for a paper check payment to process.

1 • Click the arrow to select the account from which to fund the payments from.

2 • Enter the payment amount for each payment. If a payee does not require a payment, leave the field blank.

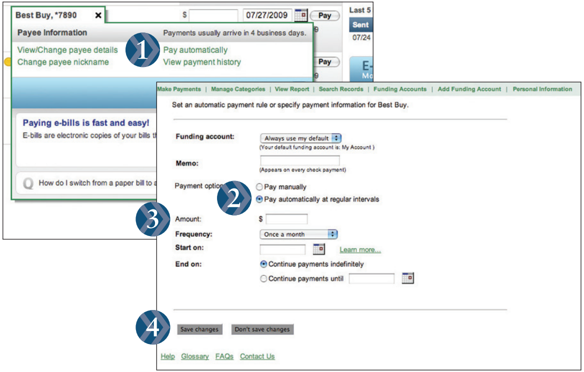
3 • Enter the Deliver by date or select the date from the calendar feature.

4 • Click Pay on the corresponding payee line to have the payment scheduled for processing. You will need to click Pay once for every payment entered.



Setting Payment Options

Prevent the chance of missing a due date by scheduling a recurring payment for a bill. Recurring payments are a convenient way to pay bills that are the same amount each billing period, such as a car payment. To begin, click Make Payments from the Bill Pay menu, then click the "Pay automatically" link in the Payment Option list when you click a payee name.



1 • Select the payee name, then click "Pay automatically" from the Payment Option list.

2 • Check the "Pay automatically at regular intervals" option.

3 • Enter the Amount, Frequency of payments, and the Start and End Date for the recurring payment.

4 • Click Save changes to complete your recurring payment setup. You can edit your selections at any time.

Manage Categories

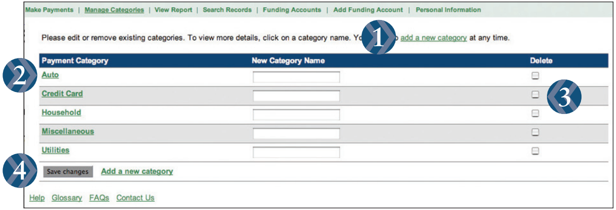
You can create custom categories to group your payees, which will assist you in itemizing expenses when downloading reports to your financial management software. To begin, click Manage Categories from the Bill Pay menu.

1 • Select the "add a new category" link to create a new category listing.

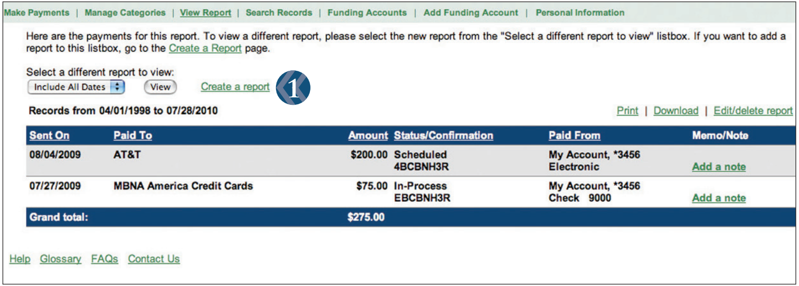
2 • Click a category name to view or add payees to this category.

3 • Edit or delete the name of an existing category.

4 • Click Save changes to preserve your edits.



The Reports feature allows you to sort account information in a variety of ways, including payment history. Once you have created a report, you can save the settings to use again in the future.



1 • Click the “Create a report” link to show specific transaction records from certain date ranges.

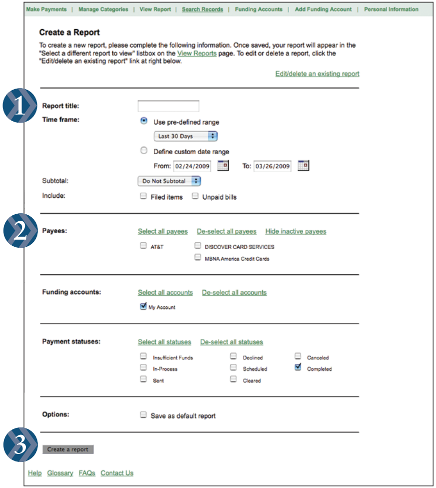
Customize Reports

Customize your payment report data by limiting the information to what you need or by expanding to include broader time periods. Sort and display the information to best suit your many reporting needs.

1 • Enter a Report title and select a Time frame for the report.

2 • Select the Payees, Funding accounts and Payment statuses to search.

3 • Click Create a report to view the search results.



Setting Up Payees

1 ▸ Open your Internet browser, go to your financial institution's website address, then launch Bill Pay to access Bill Payment and Presentment.

2 ▸ From the Make Payments screen, enter the name of the Person or Business, then click Add.

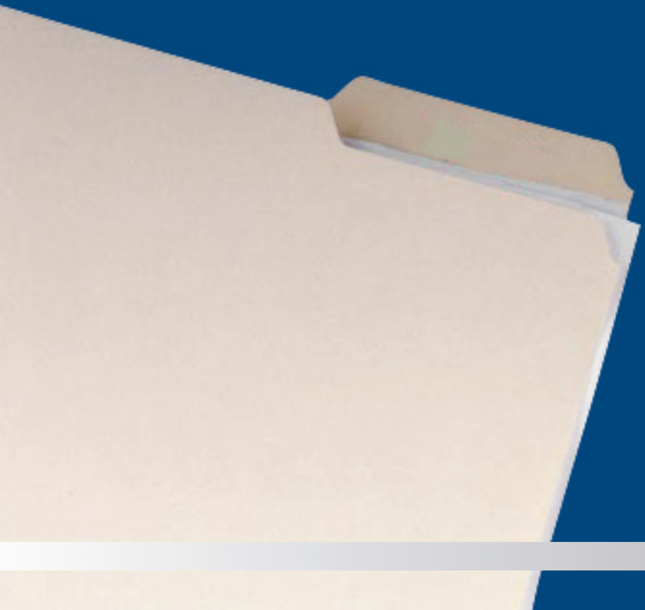
Online Bill Pay

1 ▸ From the Bill Pay menu, select Make Payments.

2 ▸ Select the account to fund the payment and enter the Amount and Pay Date.

3 ▸ Click Pay to confirm the payment details.

Note ▸ Help is just a click away. From frequently asked questions, to a glossary of term definitions, the online resources can help guide you.



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