Bill Pay User Guide

Account Access
Log in to Internet Banking and select the Bill Pay tab.

Adding Accounts
Select Add Account from the Bill Pay submenu, choose the account you want to add to bill pay and click Submit.

You must review and agree to the terms for bill pay to set up the account.

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

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.

Funds for payments made to Check (Individual) payees will debit your account when the check clears.

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.

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

✓ 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.

✓ Always exit your online banking session before leaving your computer.

Bill Payment history is available for 19 months.

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.

Add Payment
Use Add Payment for payments that happen on a regularly scheduled basis.

Viewing History
Select Main > History under the Bill Payment Tab.

Editing Your Information
- Change Personal, Account, and Display Settings.
  - Set up Alerts

Personal
- Update E-Mail Address
  - Update 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 number 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
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Security Reminders
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