



Bill Payment Q & A

How secure is Online Bill Pay?

- Online Bill Pay is fully secure. It is recommended by security experts to help protect against check fraud and identity theft.
- We use multiple layers of online security to protect financial and personal information.

How much does it cost?

- There is no monthly service fee for all of our online eCHIEF users. Please see a customer service representative for details.

Do I have to be enrolled for Internet Banking to use Bill Pay?

- Yes. You must be enrolled for Internet Banking before you can sign up for Bill Pay.

Who can I make payments to?

- You can make payments to virtually anyone using our online bill pay system.
- Exceptions include:
 - Tax payments
 - Court ordered payments
 - Payment to payees outside the United States

How fast are payments delivered?

- When you schedule a payment, the payment calendar indicates the earliest available payment date – up to 5 business days, or the next business day for payees that receive electronic payments.
- Same-day payments can also be made for payees that accept electronic payments. Fee applies.
- Next-day rush payments can be made to payees through overnight express shipping of check payments. Fees applies.

What kinds of bill payments are available?

- One-time payment - The payment date you specify is the date the payment will be received by the merchant, as well as the date the funds are withdrawn from your account.
- Automatic or recurring payment - Occurs at your specified frequency as many times as you indicate.



What is a recurring payment?

- Recurring payments are automatic payments of the same amount. Customers/members do not have to re-enter a new payment each month.
- Payment reminders can easily be set up to alert the customer/member of upcoming payments.

How far in advance can I schedule a payment?

- Payments can be set up as much as 365 days in advance.
- Recurring payments can be scheduled to occur over any time period in the future, including indefinitely.

Can I cancel or change a scheduled payment?

- Yes you can review, change, or cancel a payment at any time before it is processed.
 - Payments may be processed up to 5 days in advance of the payment due date entered by the user.
- The system displays an error message if you attempt to modify a payment after it has been processed.

How do I enroll for Bill Pay?

- It's easy. Just log into Internet Banking, click the Bill Pay tab, and complete the secure enrollment form.
- Once your enrollment is received and processed (approximately 7- 10 business days), you're ready to start using Online Bill Pay.

What are E-Bills?

- E-Bills are regular statements delivered electronically by your Payee/Billers.
- Review and pay bills online in one easy step.
- Email notification reminders help prevent late or missed payments.

Will I still receive a paper bill in the mail with E-Bills?

- You no longer need to receive a paper bill. However you can print a paper copy of any E-Bill or check the box to continue receiving a paper statement.
- Your bills, statements, and notices are available online for <six months> from their arrival date.

Contact your financial institution for records after six months.



How do know when I have new E-Bills to pay?

- When you log on to the Payment Center, you'll see the number of new E-Bills, statements, and notices you've received.
- You'll also receive a reminder email to notify you when E-Bills are received and payments are due.

When will I receive my E-Bills each month?

- Most Payees/Billers will use their established billing cycle, so their customers can expect to receive their bill at approximately the same time of the month that they currently receive their paper bill.

How much do E-Bills cost?

- There is no charge for receiving E-Bills through our bill pay service.

How do I get started receiving E-Bills?

- It's easy. From the bill pay home page, you can choose from a list of Billers that offer E-Bills – they are indicated with an E-Bill icon.
- Just click the E-Bill icon next to the Biller Name, and follow the on screen prompts to sign-up.

What is the Popmoney® Personal Payment Service?

- Popmoney personal payment service allows you to send money to anyone, using only their name and e-mail address or mobile number. The money is sent from your payment account to their account.

What are the advantages of using Popmoney to send money?

- It's ideal for sending money to friends, family members, or anyone you know.
- All you need is their email address, or mobile number.
- It's fast – money is usually received in one business day.

How much does Popmoney cost?

- The service is free, but you are charged each time you send money. Please see a fee schedule for details on the cost.
- There are no fees for receiving money.



How do I send money with Popmoney?

- To send money to a person, simply enter their email address or mobile number, and the amount you want to send.
- Or, if you've sent money previously, just select the person's name from your send list and enter an amount.

How does the person receive money?

- If the person you're sending money to is not registered with Popmoney, they will receive an email invitation to use the service and to claim the money.
- Their financial institution does not have to offer Popmoney to receive and deposit money into their account.

How do I know they claimed the money sent?

- You can track recent and pending transactions through your history.
- Click "Activity" to track money you've sent or received. You can also see any pending transactions.

How secure is Popmoney?

- Popmoney uses multiple layers of security to protect your information.
- Unique user name and passwords – as long as you don't share your user name and password with anyone, no one can sign in to Popmoney as you.
- SSL (secure sockets layer) ensures that your connection and information are secure from outside inspection.
- 128-bit encryption makes your information unreadable as it passes over the Internet.