

BILL PAY

HOW TO PAY BILLS ONLINE

A STEP BY STEP GUIDE

ACCESSING BILL PAY

1. Select **Pay Bills** under **Pay and Transfer** from the Online Banking navigation menu. If this is your first time accessing Bill Pay, you will have to select **Enroll Now** to continue.

The screenshot shows a banking website's navigation bar with 'Financial Center', 'Accounts', 'Pay and Transfer', and 'Customer Service'. The 'Pay and Transfer' menu is active. On the left, a sidebar identifies the user as a 'Member FDIC. Equal Housing Lender' with a house icon. The main content area is titled 'Enroll in Bill Payment' and instructs the user to select accounts for bill payment. A table lists 'Eligible Accounts' with columns for 'Use For Bill Payment' and 'Default Account†'. One account, 'CLASSIC CHECKING, *3877', is shown with a checkbox and a radio button. 'Enroll' and 'Cancel' buttons are at the bottom. A footnote explains that the default account is used for most online bill payments.

Eligible Accounts	Use For Bill Payment	Default Account†
CLASSIC CHECKING, *3877	<input type="checkbox"/>	<input type="radio"/>

2. Select the eligible accounts you would like to use for bill payment. You will have to select an account as your default account to pay bills from.
 - a. Click **Enroll**.
 - b. Proceed through confirmation page.
 - c. Select **Make Payments** to get started.
 - d. To select your payee, select **Add** and fill out the payees required information. You may be prompted to add your account number.

The screenshot shows a modal window titled 'Add a Person or Business to Pay'. It prompts the user to provide information before sending a payment. Fields include 'Account number (if you have one)', 'Address' (street and city), 'City', 'State' (dropdown), 'Zip code', and 'Phone (optional)'. A note states that entering all 9 digits of the account number helps identify the payee. Another note mentions that the phone number is used for investigation if a payment issue arises. 'Continue' and 'Cancel' buttons are at the bottom.

We need some information before sending your first payment to Test.

Account number (if you have one):

Address:

City: State: Zip code:

Phone (optional):

Entering all 9 digits helps us more accurately identify this payee.

If you ask us to investigate a payment issue, we'll use this number to contact the payee.

3. Select the payee and input the amount to be paid. Once you enter the payment amount, you must pick **two important dates**:
 - a. The first is the **Send On** date — which is the **date the funds will be pulled from your account** for the payment.
 - b. The second is the **Deliver By** date — which is the **date the funds will arrive at the Payee** (due date).

The dates will show the earliest payment time based on how that vendor accepts funds either electronically or by check.

The delivery dates work as follows:

Electronic Payments — When a payment is scheduled to be delivered electronically on a Wednesday the funds will come out of the customer's account Monday evening at approximately 8:00 p.m. Eastern Time. The funds travel Tuesday and arrive at the payee for delivery on Wednesday.

You are in full control of when the funds are being pulled from the account. (*See example below*)

Check Payments — When a payment is scheduled to go out by check for delivery on a Friday, the funds are pulled from the account on Monday and then the check is mailed out to payee for delivery on Friday. (*see example below*)

HAVE QUESTIONS?

We're here to help. Please call our Customer Service Center at **866.719.6654**.



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