

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.

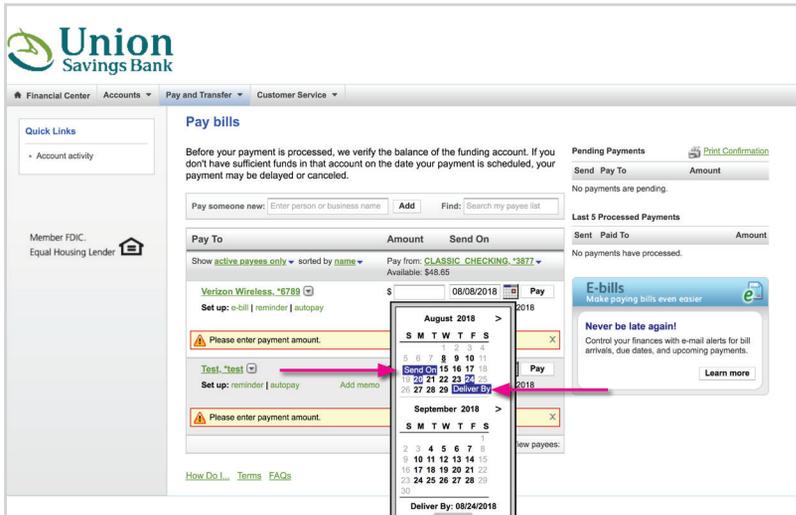
The screenshot shows a web interface with a navigation bar containing 'Financial Center', 'Accounts', 'Pay and Transfer', and 'Customer Service'. The main content area is titled 'Enroll in Bill Payment' and includes the instruction: 'Please tell us which accounts you want used to pay bills online and click "Enroll."' Below this is a table with three columns: 'Eligible Accounts', 'Use For Bill Payment', and 'Default Account†'. One row is visible: 'CLASSIC CHECKING, *3877' with an unchecked checkbox in the 'Use For Bill Payment' column and a selected radio button in the 'Default Account†' column. At the bottom of the form are 'Enroll' and 'Cancel' buttons, and a footnote: '† The default account is used to pay most of your bills online.'

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' with a close button (x). The text reads: 'We need some information before sending your first payment to Test.' The form contains several input fields: 'Account number (if you have one):', 'Address:', 'City:', 'State:' (a dropdown menu), 'Zip code:', and 'Phone (optional):'. To the right of the form, there are two informational notes: 'Entering all 9 digits helps us more accurately identify this payee.' and 'If you ask us to investigate a payment issue, we'll use this number to contact the payee.' At the bottom of the modal are 'Continue' and 'Cancel' buttons.

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.

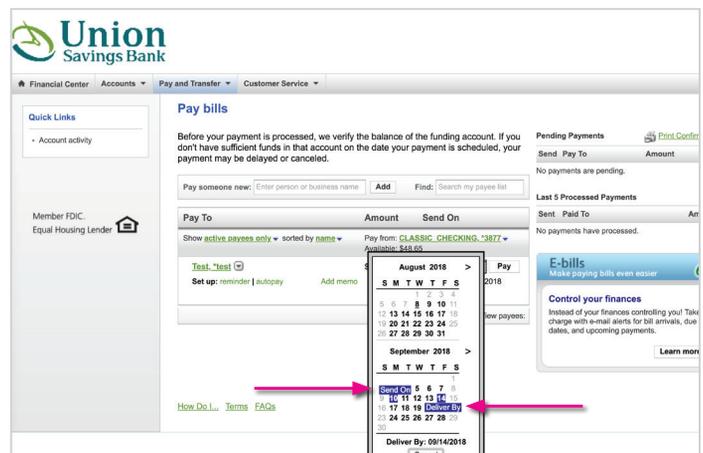
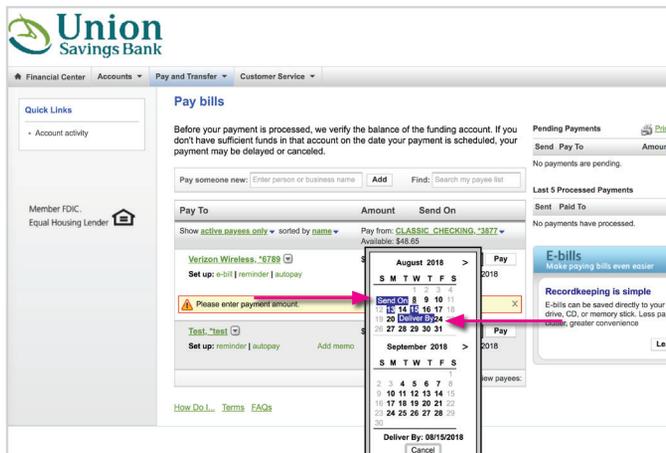


The delivery dates work as follows:

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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