

Q: Is it possible to schedule recurring payments?

A: Yes. You can schedule weekly, semi-monthly and monthly recurring payments. The final payment of a recurring payment scheme is designated by a 'Final Payment Date.'

Q: How do I register for electronic bill payment?

A: Bill Payment registration is easy!

The first time you attempt to access the bill payment section of Internet Banking, you will be prompted to begin online registration. You are first requested to read and accept the authorization disclosure. Failure to accept the disclosure terms prevents the registration process from proceeding.

Q: When I add a new payee to my bill payment account, or change my account number, how quickly will the change take place?

A: When you update the information for the bill payment account, the changes are implemented virtually instantaneously.

Q: Can I receive an annual summary of my bill payments sorted by category or payee?

A: You can do a history search for certain date ranges and payees within the bill pay product.

Q: Can I use electronic bill payment with all my accounts?

A: No, only checking accounts can be used for bill payment purposes.

Q: When can I start using electronic bill payment?

A: You can begin bill payment once you have completed the registration process and chosen your security code.

Q: When is bill payment available?

A: You can schedule payments 24 hours a day, seven days a week.

Q: Are my bill payment transactions reflected as Internet Banking transactions?

A: Yes, All bill payment transactions become part of the Internet Banking transaction history and show up in personal financial management applications when the transaction history is downloaded.

Q: How do I add new payees?

A: You can add payees by accessing the Add A Payee screen. New payees will be added to the payee list immediately.

Q: Can bill payment be used when I am out of the country?

A: Yes, Bill payment provides you with peace of mind when you are traveling for an extended period of time. All you need is access to the Internet with a secure browser and you can pay your bills while out of the country. Payees must be located within the 50 United States and Territories.

Q: Is there a limit to the number of bill payment accounts I can set-up?

A: No, you may have multiple Pay From accounts.

Q: Who can be paid using the bill payment system?

A: Anyone in the 50 United States and territories who can accept a check can be paid using the bill payment system. You can pay practically anyone- charge accounts, utilities, auto loans,

professionals, even a lawn service or a relative. However, tax payments (such as federal, state and local) and court directed payments (such as alimony and child support) cannot be processed through our online bill payment system.

Q: Can I pay my bills on the weekend?

A: You can set up your payments during the weekend. However, the system will not process payments until the following Monday or next business day.

Generally, single or recurring payments that fall on a Saturday, Sunday or bank holiday are processed on the next business day.

Q: If I schedule multiple bill payments for a single day, how will my account be debited- as a lump sum or separately?

A: Each bill payment is debited separately.

Q: What if I do not have sufficient funds on the day our bill payment providers, debits my account?

A: Checks are debited like any other check written from an account. NSF fees may apply and bounce protection may be used if customer had active bounce protection on their account.

Q: Are all debits and credits sent out at the same time?

A: Yes, they are all sent out at the same time.

Q: How is my account debited?

A: Your account is debited via ACH for electronic items. Your account is debited via check if the payee is setup to receive payment by check.

Q: What is ACH?

A: Automated Clearing House is a funds transfer system which provides for the interbank clearing of electronic entries for participating financial institutions.

Q: If I make an error in selecting an electronic payee and it results in a late fee, am I responsible for the charges?

A: If you select an electronic payee with an address that is different from that indicated on the payment coupon, then you are responsible for the late fee. You always have the option to manually enter a different address for a payee.

If you select an electronic payee with the address that matches that indicated on the payment coupon, and bill pay routes the payment incorrectly, then bill pay will take responsibility for the late fee.

Q: How do I place a 'stop payment' on a bill payment?

A: A payment may be edited or deleted any time before the "process date." Payments that have been remitted electronically cannot be stopped.