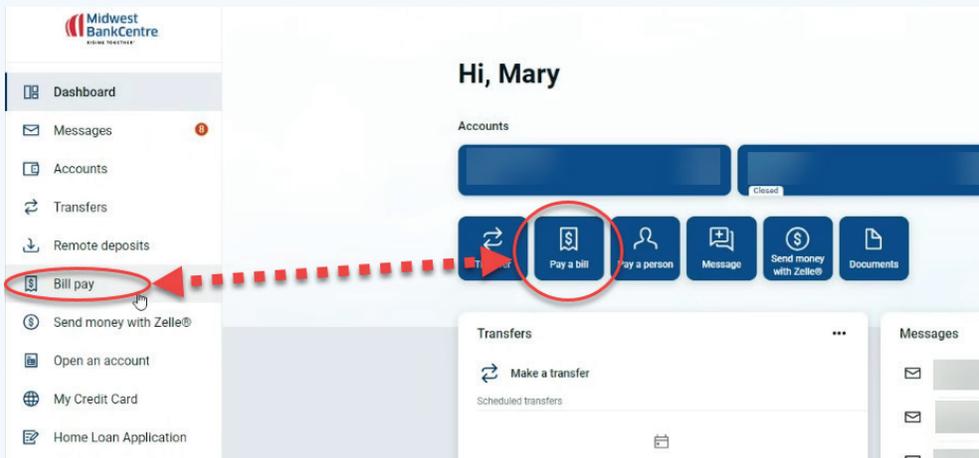


How to Enroll in Online Bill Pay

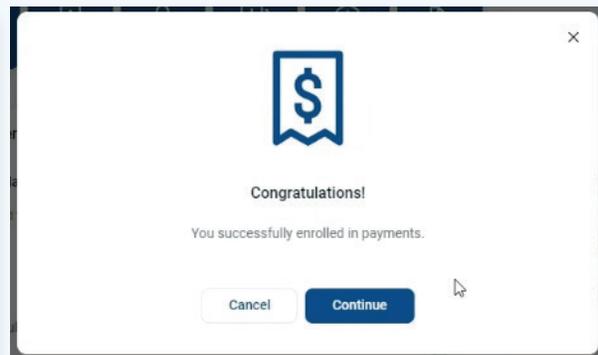
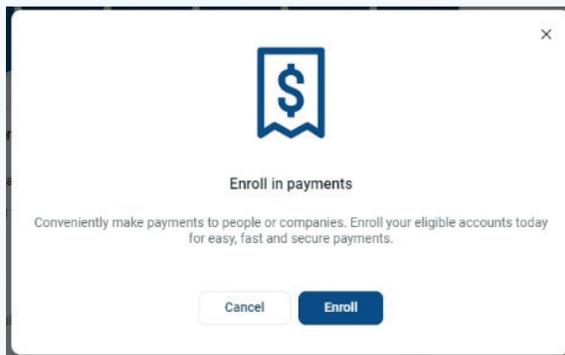
STEP 1.

To access **Bill Pay**, select the **Bill Pay** button on your Dashboard or select the **Bill Pay** button on the left-hand side of the screen.



STEP 2.

A pop-up window will allow you to choose to sign up for online bill pay. Select the **Enroll** button and then click **Continue**.

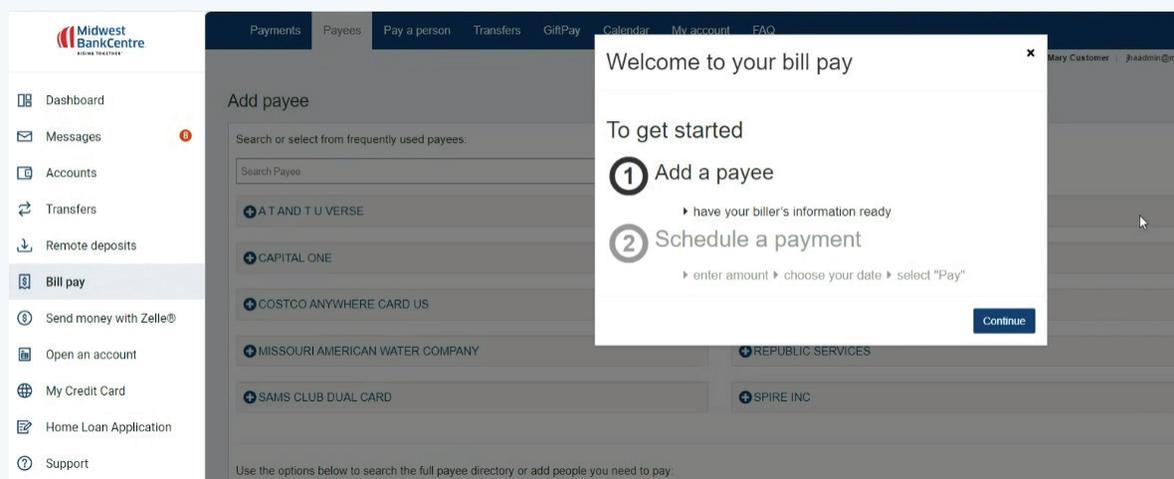


STEP 3.

You will automatically be taken to the screen where you can add payees. Click **Continue** when you're ready to proceed.

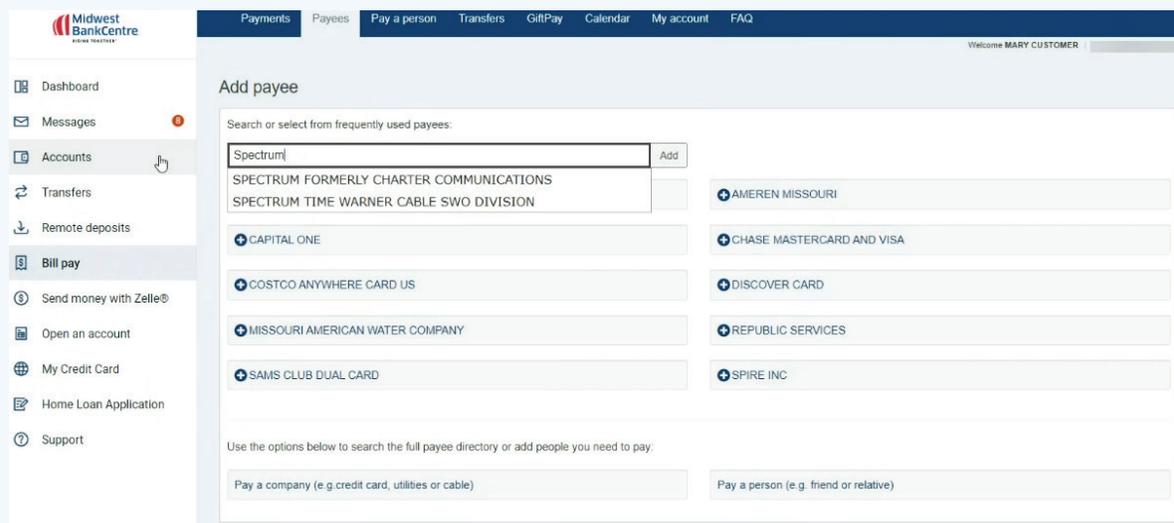
NOTE:

A **payee** is a company or person to whom you wish to send a payment.



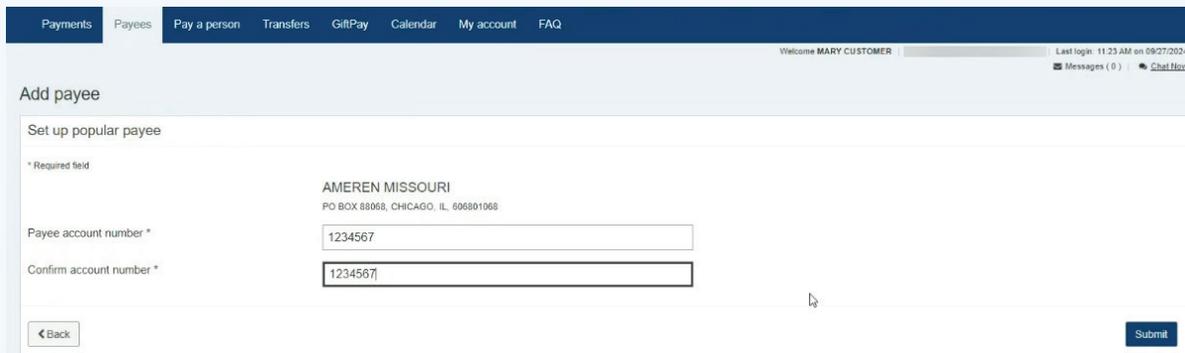
STEP 4.

You can use the **Search** bar to look for frequently used payees or you can select the **Add** button to add ones you cannot find.



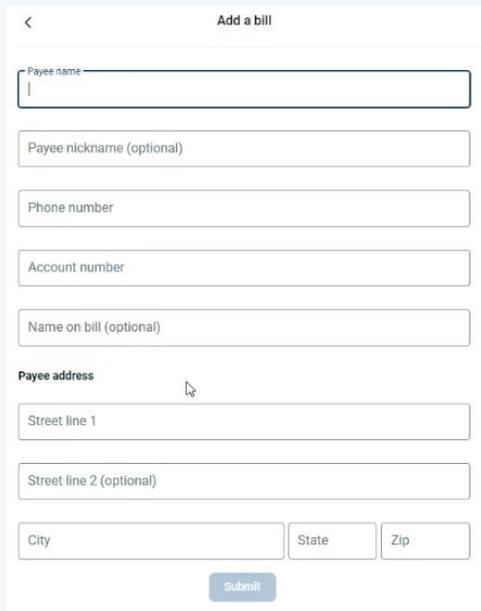
STEP 5.

For popular payees, a screen will open that asks for you to submit details regarding your account with that company:



The screenshot shows a web interface for adding a payee. At the top, there is a navigation bar with tabs for 'Payments', 'Payees', 'Pay a person', 'Transfers', 'GiftPay', 'Calendar', 'My account', and 'FAQ'. Below the navigation bar, the user is identified as 'Welcome MARY CUSTOMER' with a 'Last login: 11:23 AM on 09/27/2024' and options for 'Messages (0)' and 'Chat Now'. The main heading is 'Add payee' with a sub-heading 'Set up popular payee'. A note indicates '* Required field'. The payee is identified as 'AMEREN MISSOURI' with the address 'PO BOX 88068, CHICAGO, IL, 606801068'. There are two input fields: 'Payee account number *' with the value '1234567' and 'Confirm account number *' with the value '1234567'. At the bottom left is a '< Back' button and at the bottom right is a 'Submit' button.

If the payee is not in our system and you must add the payee yourself, it will ask you to provide their information:



The screenshot shows a mobile-style form titled 'Add a bill'. It has a back arrow on the top left. The form contains several input fields: 'Payee name' (with a cursor), 'Payee nickname (optional)', 'Phone number', 'Account number', and 'Name on bill (optional)'. Below these is a section titled 'Payee address' with three input fields: 'Street line 1', 'Street line 2 (optional)', and a row of three fields for 'City', 'State', and 'Zip'. A 'Submit' button is located at the bottom center.

STEP 6.

Once the payee has been added to your account, you will be taken to the **Payments** screen. From here you can schedule payments, view pending payments, and see your payment history.

The screenshot shows the 'Payments' interface. On the left, the 'Schedule' section displays a notification: 'Our goal is to deliver your payment securely and quickly. Some payments will process using a single-use, pre-paid card, which means you will not recognize card numbers within payment confirmation communications you receive.' Below this, there are fields for 'Pay to' (SPECTRUM FORMERLY CHARTER COMMUNICATIONS), 'Pay from' (Con IMMMA *8079), 'Amount' (\$0.00), and 'Date' (09/30/2024). A 'Pay' button is visible. On the right, the 'Pending' and 'History' sections show tables with columns for 'Payee' and 'Amount', both currently displaying a total of \$0.00.

NOTE:

NOTE: Not all payees are able to accept **electronic** payments. For those that cannot, you'll receive a notification when scheduling a payment that a check will instead be sent. Because mailed checks rely on postal delivery, they may arrive **before or after** the estimated delivery date. We recommend scheduling payments to these payees several days in advance to avoid delays.

To see how a payment will be sent, please log in to the **web version** of Online Banking and review your payees located under the Payees tab.

The screenshot shows the 'Bill pay' interface. The 'Payees' tab is selected and circled in red. A red arrow points to the 'METHOD' column in the payees table. The table lists two payees: 'First Community Credit Union' with 'Electronic' method and 'THE RADCLIFF CONDOMINIUM' with 'Check' method. To the right, a calendar for June 2025 is displayed, with the 23rd highlighted.