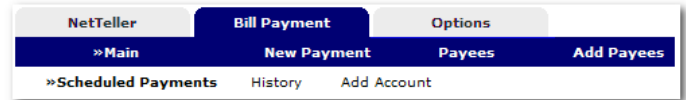


Bill Pay User Guide

Account Access

Log into Online Banking and select the Bill Pay tab at top of page.



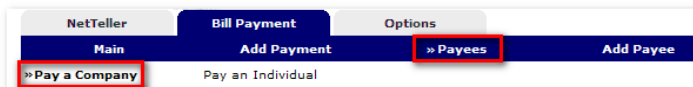
Adding Accounts

There are two types of Payees – **Company** and **Individual**. *Company* payees receive their payments electronically, while *Individual* payees receive their payments in the form of a check.

Select **Add Account** from the Bill Pay sub-menu, choose the account you want to add to bill pay and click **Submit**. You must review and agree to the terms for bill pay to set up the account.

NOTE: Funds for payments made to **Company** payees will debit your account on the payment date. Funds for payments made to **Individual** payees will debit your account when the check clears.

Adding Electronic Payees



Select **Add Payee > Pay a Company** to add a new electronic payee. Fill in the payee fields and click Search. If the Company you entered is available as an Electronic Payee a link with Payee Type Electronic displays. If the payee is not available as electronic, select the **Add Check Payee** button at the bottom of the page.

To add a payee without searching for available electronic payees, select **Add Payee > Pay an Individual**

Adding Payments

Payments can be added in one of two ways: **Quick Payment** and **Recurring Payment**.

Quick Payment allows you to add up to 10 one-time payments on the same screen.

<input type="checkbox"/> CABLE	<input type="checkbox"/> CAR LOAN	<input type="checkbox"/> CELL PHONE
<input type="checkbox"/> CREDIT CARD	<input type="checkbox"/> GYM MEMBERSHIP	<input type="checkbox"/> LAWN SERVICE
<input type="checkbox"/> MORTGAGE COMPANY		

Payee:	Amount:	Pay On:	Pay From:	Memo:
CELL PHONE	<input type="text"/> . <input type="text"/>	04/22/2008	Checking	<input type="text"/>
MORTGAGE COMPANY	<input type="text"/> . <input type="text"/>	04/22/2008	Checking	<input type="text"/>

Add Payment

Use Add Payment for payments that happen on a regularly scheduled basis.

Pay from account:	Checking
Payee:	Select option...
Amount:	<input type="text"/> . <input type="text"/>
Memo:	<input type="text"/>
Alert when payment is processed:	<input type="checkbox"/>
Frequency:	One-Time
Payment Date:	04/22/2008
Payment Description:	<input type="text"/>

Viewing History

Select **Main History** under the Bill Payment Tab and complete the requested fields. Bill Payment history is available for 19 months.

Editing Your Information

Change **Personal**, **Account**, and **Display** settings and set up **Alerts**.



Personal

- Update email address
- Update ID (Create an ID to use instead of 12 digit ID assigned at account opening)
- Change PIN/Password

Account

- Change Account nicknames
- Edit order in which accounts are displayed.

Display

- Edit number of accounts displayed per page.
- Edit number of transactions displayed by default.

Alerts

Create the types of alerts: Event, Balance, Item, Personal

EVENT ALERTS	BALANCE ALERT	ITEM ALERT	PERSONAL ALERT
<ul style="list-style-type: none">• Incoming Direct Deposits• Funds Transfer Information• Statement Notifications	<ul style="list-style-type: none">• Notification of Account Balances	<ul style="list-style-type: none">• Notification of Cleared Checks	<ul style="list-style-type: none">• Alerts delivered on chosen date



Security Reminders

We will NEVER email you for your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.

Use a different password to access your online accounts than ones you use for other applications.

Always exit your online banking session before leaving your computer.

www.firstneighborhoodbank.com

304.485.7641 304.865.2265 304.927.1750