



BILL PAY TIPS

CALENDAR TIP – Click on the calendar icon next to each payee to determine the available pay dates you can select for each bill. The first available date is the earliest date you can expect the company or person to **RECEIVE** the payment.

HOW ARE PAYMENTS ISSUED? Payments are issued electronically or via paper on us checks, depending upon the payee’s capabilities. Payments scheduled after 3:00 PM CT will be processed at the earliest the following business day.

CAN I SEND MONEY TO MY SOMEONE AT ANOTHER BANK? Yes, you can! As long as you know their account number, routing number and address, you can add the person’s name to **“Pay someone new”** and enter their information. The funds are sent electronically to the receiver’s account.

PAY PAL PAYMENTS: Money can be sent via Pay Pal as long as you have the receiver’s email address or mobile number. Choose the **“Send money online”** option under **“Bills and Payments”**. There is a \$200.00 per item, and \$500.00 per day, limit for payments made through Pay Pal.

WHAT IS AN EXPEDITED PAYMENT? Expedited payments are delivered faster than standard payments. These payments are subject to a convenience fee that is automatically debited from your funding account, \$7.50 for an electronic payment and \$20.00 for an overnight payment. Because the processing of your payment begins immediately, expedited payments can **NOT** be edited or canceled. All payments must be submitted before 6:45 PM CT to be delivered by the next business day.

ALERTS: Alerts can be set up in **“Alert Preferences”**, under **“Other Tasks”**, found in the bottom right hand corner of the bill pay page. For security purposes, some automatic notifications can not be deselected. Please confirm your email address located in **“Personal Profile”**, under **“Administration”**. If incorrect, you will need to change your email address in Online Bank, under **“Administration”**.

E-BILLS make paying bills even easier! An e-bill is an electronic version of your bill that you receive directly in bill pay. You can set up automatic payments to be made when the bill arrives; you can also have emails sent to you when the bill has arrived and when the payment was made. For more information regarding E-bills, please click on **“Learn more”**

REPORTS-You will be able to create/print/download reports for record keeping purposes.

QUESTIONS??? There is extensive help available in bill pay under **“Help”**, **“How do I”** and **“FAQ’s”**.