

## Bill Payment Upgrade - FAQs

### **1. What has changed?**

To improve your online experience, we've added a few new features, which include:

**My Bills Home:** our new My Bills Home page acts as your personal Bill Pay dashboard. From this screen, you have one-click access to messages from the bank, your bills and payees, upcoming and past payments as well as payment reminders. It makes navigating through Bill Pay easier than ever.

**Payee Setup Wizard:** the Payee Setup Wizard will give you a list of commonly used payees in your area (your mortgage company, insurance company, credit card company, etc.). Through the Payee Setup Wizard, you will be able to select most payees and eliminate the need to type in their billing address or phone number. This information will automatically appear for you. While you are setting up your payees, you will be able to specify payment methods, add e-mail reminders and setup recurring payments, if desired.

**Change of Address/Move Service:** this new feature lets you create letters notifying payees of your new or updated address. Payee information will automatically populate, saving you lots of time and hassles. You then can mail the custom letters whenever it is convenient for you.

### **2. Will my screen look different?**

Yes. There are a few features that enhance the usability of Bill Pay, but nothing that will have you searching for the features you are used to accessing. And if you do have questions, each screen will include a Question Mark icon for each access to help for that particular screen.

### **3. Will I need a new User ID or password?**

No. Both remain the same.

### **4. Will I need to set up all of my payees again?**

No. Your payees, recurring payments and alerts will all be converted over to the new version of Bill Pay.

### **5. Will bills that I normally have paid via check now be paid electronically?**

Maybe. We now have more than 3,500 payees in our system, virtually eliminating mailed checks to businesses. Individuals can still be paid by check, electronically or via direct deposit.