

Online Bill Pay – FAQ's

Do I need to be enrolled in online banking to enroll in Bill Pay and how do I sign up?

You must be enrolled in online banking before enrolling in Bill Pay. Simply log into Online Banking, select "Bill Payment" tab. The first time you sign in you'll be guided through a simple three step process of adding and paying your first billers. You will have the ability to add companies by their logo or simply searching by their name. Paying a person is as easy as you simply telling us who you would like us to pay.

How do I add new payees?

Adding a payee is easy. Under the "Payment Center" tab simply click on the "Add a Company or Person" tab. Begin by choosing whether you want to add a company or a person.

How much does Bill Pay cost?

Bill Pay is a FREE service! Other account fees may apply.

Who can I pay using Online Bill Pay?

You can pay virtually anyone in the United States. From your local bakery to even your babysitter. It is a simple, convenient and secure way to pay your mortgage, car loan and utility bills.

Is there a cut-off time for Bill Pay?

Yes, the time is 9 pm CST. The cut-off time refers to the deadline by which payments must be scheduled in order to begin processing on the current processing day. Any payments scheduled after the cut-off time will not begin processing until the next processing day.

How much time should I allow to pay bills?

It depends on if the company you are paying accepts payments electronically. After entering the payment amount a standard delivery date is added automatically. You can use the calendar to change this date and if a "Rush Delivery" is available, you will have the option of expediting your payment. For companies that accept electronic payments it will be paid on the same day, or if they require a paper check, a check will be overnighted to them for a fee. It is suggested to set your payment date at least four business days in advance of the actual due date.

Why do I have to schedule payments so far in advance?

Not all payees can accept payments electronically, therefore, a physical check must be issued and mailed. Four business days will allow adequate time for payments to be received and processed.

When does the money come out of my account?

The funds will be deducted from your account on the date you selected to schedule your payment. Your payment will be received by your payee on the date you selected. If a check is drafted, it will come out of your account once it is drafted.

How do I know what payments have been made?

There are a couple of ways to verify that a payment has been made:

- On the right-hand side of the screen you will see your "Reminders", "Pending Payments" and your "Recent Payments" that have been completed.
- From the menu you click on the "Activity" tab to view all your payments.
- You can set up payment reminders within each bill you are paying by simply clicking on the "Reminders" link.

Can I receive my bills electronically?

Yes. When you enter your payee, and if they offer eBill, you will be offered the opportunity to receive your bill electronically. If you did not sign up for eBill when setting up your payee, simply click on the eBill flag next to their name in the "Payment Center".

