Personalize Your Online Banking Experience



Change your **Personal** and **Account Settings** by selecting the expand arrow located at the bottom of your sidebar.

Personal Settings

- Update Profile Name, Address, Email and Phone Numbers.
- > Change Username & Password.
- > Edit Two-Factor Authentication.
- Set User Alerts.
- > Add Travel Notices.

Account Settings

- Change Account Nicknames
- Change Display Options
- Add Account Alerts

Security Reminders



We will NEVER email, text or call you for your personal information. Any request claiming to be the bank asking for personal information such as Social Security Numbers, IDs, or Passwords should not be trusted. Follow these tips to keep your information safe:

- Do not write your password down.
- 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.



ONLINE & MOBILE BILLPAY

Pay your bills quicker and easier with BillPay.



Pay Friends & Family using **Pay a Person!**

Securely pay anyone using their phone number and email address!





Account Access

Log in to Internet Banking and select the Bill Pay tab. This is a free service to our customers; however, **if you sign up for bill pay and do not use it for 60 days, you may be charged a non-usage fee of \$4.95** per month.



Adding Accounts

Select Add Account from the Bill Pay sub-menu, choose the account you want to add to bill pay and hit Submit.

You must review and agree to the terms for bill pay to set up the account.

Payments

There are two types of payments: Electronic and Check.

It will be noted on the Payments screen which type of payment will be sent.

Making Payments

Simply enter the amount and payment date for each bill you wish to pay and click **Submit**.

| < | Payment Emergency | | | |
|--------------|--------------------------|--------------|-------------------------------|-----|
| From | | | Demand 00 | 101 |
| Amount | | \$ | 50.00 | N. |
| Frequency | | | Once | ł |
| Sends | | | Tomorrow Arrives by Apr 12 | , |
| Notes | | | Add comment | 2 |
| Hide options | | | | |
| | Submit | | | |
| ; | Payment will be made ele | ictronically | | |

When scheduling a payment, please note the Sends date. This date is set to the guaranteed latest possible pay date. Your bills will likely be paid before this date.

Recurring Payments

Click **Frequency** to choose how often your payments will occur.

| < | Frequency | |
|--------------------|-----------|---|
| Once | | X |
| Weekly | | |
| Every other week | | |
| Every four weeks | | |
| Monthly | | |
| Every other month | | |
| Twice monthly | | |
| Every three months | | |
| Every six months | | |
| Annually | | |



Adding Payees

Click the **New Payee** button.

| Payments | | + New payer | |
|----------|-----------------------------|-------------------|-----|
| History | Payees | Company Person | |
| q s | narch payeen | | 0°- |
| TYPE | PWYEE | METHOD | |
| ۵ | American Education Services | Electrutic | (*) |
| 0 | CASS CITY OIL AND GAS | Electronic | i. |

You can choose to pay a company (Ex: utility bills) or pay a person (Ex: send a direct deposit to the account of an individual at another bank).

| 5 | R | ••• |
|------------|--------------|-----------------|
| Pay a bill | Pay a person | Manage payments |

If you are paying a company, grab your bill and fill in the payee fields. If you are paying a person, choose how to send your payment and fill in the appropriate fields.

| 8 | Add a person | |
|------|--|---|
| Whic | h payment method would you like to use? | |
| ł | Direct deposit Payments are electronically deposited with your paydets account. | 5 |
| | Email Your payee will receive an erral to accept payments | |
| | Check Sent by mail to the payvers address. | |