

## Coming July 25, 2009: Changes to Our Bill Pay Service

If you are currently using our convenient Bill Pay service through PC Access, we would like to inform you of a few changes to how this service will work.

<i><b>Current Bill Pay</b></i>	<i><b>New Bill Pay</b></i>
<p>When you pay a bill, the money gets withdrawn from your account prior to us sending the funds out to the payee.</p> <p>This process is similar to a money order, in that the funds are deducted from your account before you actually use the money order to pay a bill.</p>	<p>When you pay a bill, it will take several business days for the funds to get withdrawn from your account.</p> <p>This process is similar to a check, in that the funds will not be deducted from your account for one to two business days after we begin processing your payment.</p>
<p>If you do not have the funds available in your account, your bill will not get paid.</p>	<p>If you do not have the funds available to cover the bill, it may still get paid. However, no additional bill payments will be processed until 5-10 days after your account is rectified. Future one-time payments that you have scheduled will also be canceled.</p>
<p>If you do not have the funds available to cover a bill payment, we <b>do not</b> charge you a fee for insufficient funds (NSF).</p>	<p>If you do not have the funds available to cover a bill payment, <b>we will</b> charge you an NSF fee.</p>
<p>If your payment date falls on a weekend or holiday, your bill will get paid on the previous business day.</p>	<p>If your payment date falls on a weekend or holiday, your bill will get paid on the following business day.</p>

### What this means for you:

- **Keep an eye on your balance.** Your account balance will not reflect the payment of your bill until the funds are deducted from your account, which may be one-to-two business days after your “send on” date.
- **Avoid NSF fees.** Similar to when you write a check, if you do not have the funds available in your account when we withdraw the payment, we will charge you a fee for non-sufficient funds.
- **Monitor your account.** Avoid a disruption of your bill payments by checking the balance of your account often, and making sure you have the funds available to cover your payments.
- **Allow plenty of time for your payments to be processed.** When setting up automatic or reoccurring payments, give yourself enough time for it to be delivered and posted by the due date.

- Take holidays and weekends into consideration, and also note if the payment is electronic or by check. All of these factors will determine how quickly your bill gets paid.
- Use the online calendar when scheduling payments. This convenient feature shows you exactly when payees will receive your payments, whether they are sent electronically or by check.