

Bill Pay Frequently Asked Questions

Q. Is Bill Pay information converting with Online Banking, or do I have to re-enter all of my information?

All bill pay information, including payee information, will convert and it will not be necessary for you to re-enter your information. **However, you must first register for Bill Pay in order to view all your converted bill pay information.**

Q. Are my payments guaranteed?

We assure that your electronic payments are safe and reliable. When your payments are processed, you are protected in the unlikely event of unauthorized transactions or processing delays.

Q. Will I be able to view recent transactions, pay bills and set reminders with the new Online Banking and Bill Pay system?

Yes. However, you will notice that the screens and menus are different and more user friendly.

Q. Who can I pay using Bill Pay?

You can pay anyone in the United States that you would normally pay by check or automatic debit. Even if you don't receive bills from the company or person you want to pay, you can still add the information we use to make payments. You can pay large companies and small companies, as well as individuals such as child care providers or family members. When you pay a bill, Bill Pay sends the payment electronically whenever possible. If the company or person cannot receive electronic payments, Bill Pay prints a check and sends it to the address you provide when adding your payee.

Q. Which bills can't I pay with Bill Pay?

You cannot use Bill Pay to pay any company or person with an address outside the United States or its territories. In addition, the following are prohibited payments:

- Payments to unlawful Internet gambling sites
- Payments to government agencies, organizations and institutions
- Payments made in response to a court-directed payment plan