

Frequently Asked Questions
New Bill Pay - Effective November 9, 2009

When will I be able to access Bill Pay?	24 hours per day, 7 days per week
What number do I call for Bill Pay Support?	1.866.321.7375
What are Bill Pay Support Hours?	7:30 a.m. – 5:30 p.m. ET Mon. – Fri.
Is there a fee for Bill Pay?	No. Bill Pay is FREE as long as you use it. If you sign up and don't use it for 3 consecutive months, you will be subject to an inactivity fee of \$5 and then your access will be denied. You may sign up again, but you'll have to set up your bills
Will I have a payment history?	Yes. Your old history prior to conversion will be available through March 2010.
When will my account be debited?	Payments submitted by 4:00 p.m. will be processed at midnight that day and deducted from your checking account by 9:00 a.m. the following business day.
Can I be charged a Non Sufficient Funds Fee (NSF)?	Yes, if funds are not available at process time, you may be subject to a \$28 NSF fee. It will advance your overdraft options first.
Can I send a Rush Payment?	Yes. When you need your payment to get there faster: <ul style="list-style-type: none">• Next Business Day (check) = \$14.95*• Second Day (check) = \$9.95* <i>*Fee will be taken from your account when the rush check is cashed.</i>
Gift Checks	Gift checks can be mailed to an address for many occasions for a \$2.99 fee.
e-Notifications	e-Notifications can be set up for many reason under "Options".