

Bill Pay Enrollment

To use Bill Pay you will need to enroll your MVFCU checking account(s). Your enrollment will be approved within 24 hours. To enroll simply select bill pay & follow the on screen instructions. After your enrollment is approved you will receive an email titled "Welcome to Billpay". Once you have received this email you will be able to begin setting up payees.

MINNESOTA VALLEY
FEDERAL CREDIT UNION
Since 1934

MVFCU TEST ACCOUNT - You are logged in Session Time 14:47

Security Key : **bacon**
Last Logged In : Fri Apr 22 16:57:28 CDT 2011

Online Banking Message of the Day
Do you love your car but not the payments? If you have your auto loan with another financial institution—call or email loan@mvvalleyfcu.coop. We're so confident that if you apply for a loan and we can't save you money, we'll give you \$35!*
*see MVFCU for details!

Just Ask

Your destination for
A Great Auto Loan

Accounts | Check Services | Transfer | **Bill Pay** | Options | Help | Just Ask | Logout

Printer Friendly
Refresh Balances

Creating your payee list

Use this list of all payees to view all the payees you have set up. Use the arrows in the header bar to sort this list by payee name (alphabetical by first letter of the payee name), account number, or payment type (check or electronic). Use the *Payee List* to:

- Add a new payee click *Add Payee* at the bottom of your payees list. (this is the next step)
- Select one or more current payees to pay.
- Select any payees to be deleted from your active payees list.
- Clicking the payee name shows a pop-up window with the details of the payee (*below*)

Widgets, Ltd.

Payee Name **Widgets, Ltd.**

Payee Nickname **Widgets, Ltd.**

Address line 1 **1234 Pine View Rd**

City **Denver**

State **CO**

ZIP **80001**

Phone **(800) 555-1234**

Account # **987654**

Payment Type **check**

Reference number **2368**

OK

Add Payee

1. From the payee list select “Click here to add a new payee”

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Printer Friendly

Bill Payment Payee List Hide Payments

No payees are set up.

[Click here to add a new payee.](#)

2. Enter the payee information directly from your most recent bill or account statement. Use the form provided to enter the payee information. After you have setup your payee you may schedule a payment.

- *Name* — Type the name of the payee as it should appear on the payment / payees address.
- *Remittance Address* — The address where your bill should be sent (this might be different than the corporate address, check your most recent bill).
- *Phone number* — It is optional to include a phone number for the payee, but this can be useful in case of billing questions.
- *Account #* — Enter the account number exactly as it displays on your account statement. The account number is optional for paying a friend or neighborhood business. However, it is important to copy the account number exactly if you have one.

Add Payee

Payee Name

Remittance Address

City

State

ZIP Code -

Phone () -

Account #

Nickname

Add Payee

IMPORTANT

- When you initially setup a payee the payment method will always default to check.
- If electronic payments are available the system will update the payee information within 48 hours.
- Allow three business days after the Payment Request Date for electronic payments.
- Allow up to six business days after the Payment Request Date for payments by check.

Making a Payment

1. From the Payee list select "Add Payments"

Accounts | Check Services | Transfer | Bill Pay | Options | Help | Just Ask | Logout

Printer Friendly

Bill Payment Payee List | Hide Payments

<input checked="" type="checkbox"/>	Payee Nickname	Account #	Payment Type	
<input type="checkbox"/>	MVFCU	99999999	check	

Add Payee | Add Payments | Edit Payees | Delete Payees

3.5.1.17

2. From this screen you can pay one or as many payees as you would like. Simply select the payee(s) you wish to pay. You will need to:

- 1.** Specify the *Payment Date*. This is the day you would like the payment sent for processing and debited from your account. *Allow three business days after the Payment Request Date for electronic payments and up to seven business days after the Payment Request Date for payments by check.*
- 2.** If you would like to set up a recurring (weekly, bi-weekly, semi-monthly, monthly, quarterly, semi-annually, annually) payment, select the *Payment Frequency* and use the *Final Payment Date* to set up your payments.
- 3.** Enter the *Amount* you would like to pay. This field requires both digits and a decimal point for accurate payments.
- 4.** From the *Pay From Account* drop-down list (if you have more than one 'draftable' account), select the account from which to make this payment. Use the menu to choose another type of account, or leave the default account that appears in the window.
- 5.** Add a personal memo (up to 40 characters) to appear on the memo line of a check payment, or on your own records (but not sent with the payment) on an electronic payment.

6. To select an email reminder option, select an option from *Email Notification*. You can set up an automatic email to yourself to remind you when any particular payment is being made, by clicking on the Disk icon to the right of *Email Notification*. If you don't set an email reminder, the default is not to send a reminder email.

Schedule Payments / Pay Bills

Allow three (3) banking business days for an electronic payee and six (6) banking business days for payments if the payee is paid by check.

<input type="checkbox"/>	Gas Bill <small>(Centerpoint Energy)</small>	123456 <small>Payment Type: check</small>
<input type="checkbox"/>	Water Bill <small>(City of Mankato)</small>	55555 <small>Payment Type: check</small>
<input checked="" type="checkbox"/>	MVFCU	99999999 <small>Payment Type: check</small>

Payment Date	04-27-2011	Estimated Payment Date: 5-3-2011
Payment Frequency	Single Payment ▼	
Amount	100.00	
Pay From Account	S11 - SMALL BUSINESS CK ▼	
Memo	<input style="width: 100%;" type="text"/>	
Email Notification	Email three days before payment ▼	

Confirm Payments
Payment Preferences

Note: the memo field is printed on paper check payments only.

7. Lastly you will need to confirm the scheduled payment.

Confirm Scheduled Payments

Date(s)	Amount	Payee	Frequency
04-27-2011	\$100.00	MVFCU	Single Payment
Total: \$100.00			

REMINDERS:

- 1) The Memo field is printed on the paper check payments only.
- 2) Electronic payments can take up to three (3) banking business days for an electronic payee and six (6) banking business days if the payee is paid by check to reach their destination.
- 3) This product does not support any court-directed, government or tax related payments. Payments set up to go to any of these payees may not be paid.

RECOMMENDATION:

Set the process date three (3) banking business days for an electronic payee and six (6) banking business days if the payee is paid by check before the due date.

Submit Payments
Cancel