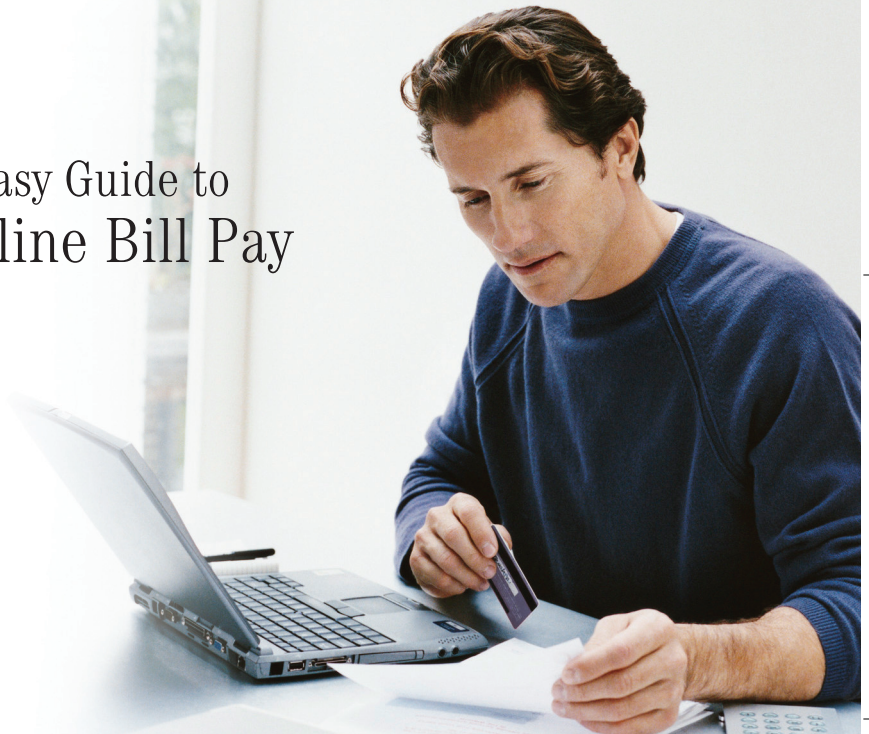


A Quick and Easy Guide to Online Bill Pay





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Banking Online For Dummies®

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Excel is a registered trademark of the Microsoft Corporation.

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Welcome to Bill Pay

Online Bill Pay offers you the convenience of paying your bills when and how you want. With Bill Pay, you have the freedom to pay your bills any time of the day or night. Make payments or set up recurring payments with the ability to edit or delete scheduled payments. Once you see how easy it is, you'll never want to send payments in the mail again!

Bill Pay will help you manage your finances.

- Pay virtually anyone, any time from anywhere.
- Pay all your bills from one screen.
- You choose the date you want your payments delivered.
- Schedule recurring payments so that you don't have to worry about them. You control when you want them to stop.



Security

Bill Pay is very safe with personalized IDs and passwords, Secure Sockets Layer (SSL) encryption, and other protective procedures we have put in place. We take every precaution possible to keep your accounts safe, but it's a team effort to protect yourself online.

Security and You

Security starts at your computer. Never share your ID or password with anyone. Make sure your password is hard to guess by combining random letters and numbers instead of using your birth date, pet's name or other obvious clues. Also, never save your passwords in your computer if the option is asked.





Payment Guarantee

Because our bill pay service is so secure and reliable, we offer you a 100% Payment Guarantee. You will never pay a late fee or penalty for a properly scheduled payment of up to \$25,000. No questions asked.

Our 100% Payment Guarantee

If a properly scheduled payment is not received and posted on time by the payee, we will cover any late fees or assessed finance charges. Your account will be noted appropriately to ensure that your credit rating is not negatively impacted.



Payees

Before you can make your first online bill payment, you will need to set up your payees. A payee is any person or company that you pay including your credit cards, utilities, cell phone, or even your baby sitter - anyone to whom you would normally send a check. Please note that there are a few types of payments that are not allowed through this service, such as tax payments and court ordered payments.

On the next page, we'll show you how to start setting up your payees. Once you have done so, you can click on the payees button anytime for detailed information on everyone you pay.

The screenshot shows a web interface for online payments. At the top, there is a navigation bar with the following options: **payments**, [payment center](#), [payment activity](#), [new payment](#), [multiple payments](#), and [payees](#) (which is highlighted with a dashed circle). Below the navigation bar, there is a section titled **Payees**. On the left side of this section, there is a button labeled **add payee** with a left-pointing arrow. On the right side, there is a link labeled [Printer Friendly Format](#). Below these elements is a table with the following columns: **Payee A**, **Payee Full Name**, **Account Number**, and **Days to Deliver***. The table contains six rows of payee information:

Payee A	Payee Full Name	Account Number	Days to Deliver*
Amex	American Express	*2345	2
Capital One	Capital One	*9123	2
Cell Phone	T Mobile	*1234	2
Day Care	Happy Family Day Care	*1234	5
Geico	Geico Insurance	*6789	2
Gym	Olympic Gym	*5556	5
JC Penney	JC Penney Regular	*6789	5

Click Add Payee to add a new payee to your list.

View the payees that are set up to receive payments. Account numbers are listed for easy reference.

You can view how long it will take for a payment to reach a payee.

■ ■ Add a Payee—Option A

If you have never added a payee before, click on the payees link, then click on the Activate Bill Pay button. To make adding payees as easy as possible, we've compiled a list of many national, frequently added payees. Simply click on the drop-down box under Option A to add one of these payees. If you add a payee this way, you only need to enter your account number, the name on the account, and a nickname for the payee since we have already stored all the other required payee details. It couldn't be easier!

payments

payment center payment activity new payment multiple payments **payees**

Payee Add - Select Payee Type Step 1 of 2

add payee cancel

option A

Select from the list below frequently added payees

Toyota Financial - Loan

OR

option B

Select from the list below of Payee types.

Select Payee Type

Search the drop-down box for the merchant you wish to pay.

On the next screen, enter the name on your account and your account number. Click Add Payee and the new payee will be added to your payee list.

payments

payment center payment activity new payment multiple payments **payees**

Add Payee Step 2 of 2

add payee cancel

Nickname for Payee

Payee Full Name Toyota Motor Credit

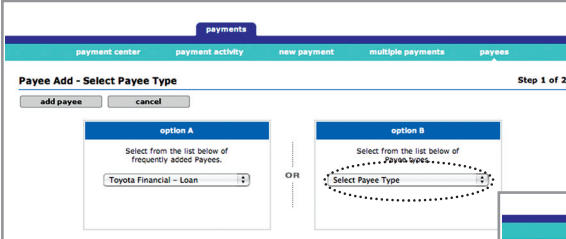
Name on Account

Account #

Confirm Account #

Add a Payee—Option B

You can also pay an individual or company that is not listed under Option A, such as your local utility company or baby sitter, by adding them using Option B.



payments

payment center payment activity new payment multiple payments payees

Payee Add - Select Payee Type Step 1 of 2

add payee cancel

option A
Select from the list below of frequently added payees.
Toyota Financial - Loan

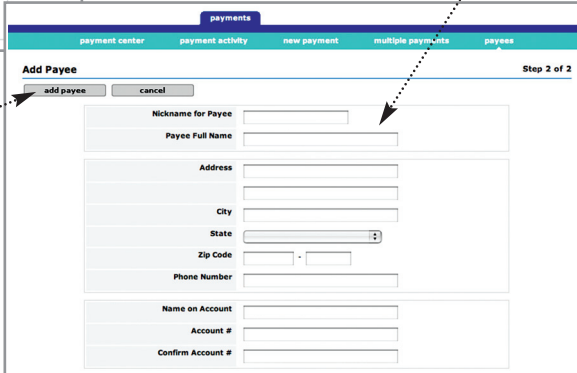
OR

option B
Select from the list below of payees.
Select Payee Type

Once you have entered the requested information, click the Add Payee button and the payee will be added to your payee list.

Quick Tip: Please remember to double check the accuracy of account numbers provided. Inaccurate information may affect your payments.

Simply enter your payee's name, a nickname, billing address, phone number and your account number.



payments

payment center payment activity new payment multiple payments payees

Add Payee Step 2 of 2

add payee cancel

Nickname for Payee

Payee Full Name

Address

City

State

Zip Code

Phone Number

Name on Account

Account #

Confirm Account #

Make a Single Payment

Use this feature to make a payment to a payee—it's just like writing a check! Enter the payment details, click the Submit Payment button, and the payment will be scheduled. It's that simple.

The screenshot shows the 'New Payment' form with the following elements and annotations:

- Navigation:** A blue header bar contains 'payments', 'new payment', 'multiple payments', and 'payees'. A dotted arrow points from the text 'Click New Payment from the Payments menu.' to the 'new payment' link.
- Form Title:** 'New Payment' with a 'Payee Detail' icon.
- Buttons:** 'submit payment', 'add payee', and 'cancel'. A dotted arrow points from 'Select here to create a one time payment.' to the 'submit payment' button.
- Frequency:** A dropdown menu labeled 'Frequency' with 'Single' selected. A dotted arrow points from 'Select single or recurring payment' to this dropdown.
- Send On:** A date field set to '02/20/2006'. A dotted arrow points from 'Enter the date the payment should be sent. The delivery date will be calculated automatically.' to this field.
- Deliver By:** An empty text field.
- Amount:** A text field with a '\$' symbol. A dotted arrow points from 'Enter the amount.' to this field.
- Payee:** A dropdown menu labeled 'Payee' with 'Select Payee' and a magnifying glass icon. A dotted arrow points from 'Select the payee.' to this dropdown.
- Pay From:** A text field showing 'Checking1 \$2,800.00'. A dotted arrow points from 'Confirm the payment account.' to this field.
- Footer:** A '100% SECURED' logo.

Make Multiple Payments

With the Multiple Payments option, you'll have the convenience of paying your bills quickly from one screen.

Payee	Amount	Send On	Deliv. Ev.
Amex	\$198.23	03/15/2006	03/16/2006
Day Care	\$175.00	02/20/2006	02/28/2006
Cell Phone	\$42.50	03/22/2006	03/23/2006
Select Payee	\$		
Select Payee	\$		
Select Payee	\$		
Select Payee	\$		
Select Payee	\$		
Select Payee	\$		

Choose the Multiple Payments option.

The Submit Payments button will schedule all payments entered.

Select one of your payees from the drop-down box.

Enter the payment amount and date for each payee you wish to pay.

Click on the interactive calendar to determine the anticipated delivery dates.

Quick Tip: To make payments for all your month's bills, take advantage of the Multiple Payments option.

Recurring Payments

For payments that occur on a frequent basis for the same amount, such as a mortgage or car payment, use the recurring payments feature. Easily control how often your payments are made. You can quickly change payment amounts or stop them immediately without paperwork or a phone call to your payee.

The screenshot shows the 'New Payment' form with the following fields and callouts:

- Frequency:** A dropdown menu set to 'Every 4 Weeks'. Callout: 'Select the payment frequency from the drop-down list.'
- Send On:** A date field set to '02/20/2006'. Callout: 'Enter the first payment date, then enter either the last payment date, or the total number of payments to be made.'
- Deliver By:** A date field set to '02/28/2006'. Callout: 'Enter the first payment date, then enter either the last payment date, or the total number of payments to be made.'
- Last Send Date:** A date field set to '10/01/2007'. Callout: 'Enter the first payment date, then enter either the last payment date, or the total number of payments to be made.'
- Amount:** A text field set to '\$1058.00'. Callout: 'Enter the amount.'
- Payee:** A dropdown menu set to 'Mortgage'. Callout: 'Select the Payee.'
- Pay From:** A dropdown menu set to 'Checking1 \$0.28'. Callout: 'Confirm the account from which you wish the payment to be made.'

Additional callouts include: 'Click New Payment from the Payments menu.' pointing to the 'new payment' link in the top navigation bar, and 'Payee Detail' link in the top right of the form.

Payment Activity

Once payments are scheduled, you can view them by clicking on Payment Activity. From this screen, you can view payments that have been scheduled and past activity of payments. If desired, you may also export your data to a personal financial management program, such as Quicken®, or to an Excel® file.

The screenshot displays the 'Payment Activity' interface. At the top, a navigation bar includes 'payments', 'payment center', 'payment activity', 'scheduled payments', 'multiple payments', and 'payees'. Below this, the 'Payment Activity' section features a 'Pay From' dropdown set to 'All Accounts', a 'Send On Date' range from 01/02/2006 to 02/15/2006, and an 'Export To' section with options for 'Quicken' and 'export data...'. A table of payment records is shown below, with columns for Send On, Deliver By, Payee, Pay From, Amount, Status, Last Send Date, and Ref #. Callouts indicate the following actions:

- Select Payment Activity (pointing to 'payment activity' in the navigation bar).
- Click Printer Friendly Format to print for your records (pointing to 'Printer Friendly Format' link).
- Filter scheduled payments displayed on the page by entering a new date range and clicking Refresh (pointing to the 'refresh' button).
- View the details of your scheduled payments here (pointing to a row in the table).

	Send On	Deliver By	Payee	Pay From	Amount	Status	Last Send Date	Ref #
📄	02/15/2006	02/16/2006	Home Depot	Checking	\$562.97	Scheduled		110
📄	02/13/2006	02/17/2006	AT&T	Checking	\$34.78	Scheduled		109
📄	02/07/2006	02/08/2006	CapOne Visa	Checking	\$127.34	Scheduled		108
📄	02/06/2006	02/08/2006	MiniVan Loan	Checking	\$345.21	Monthly(x34)	11/06/2008	111
📄	01/28/2006	02/03/2006	Cingular	Checking	\$36.72	Sent		327
📄	01/28/2006	01/29/2006	BankOne	Checking	\$142.88	Sent		326
📄	01/25/2006	01/28/2006	Electric	Checking	\$156.78	Sent		34

Change or Delete Payments

You can also change or delete a scheduled payment. From the Scheduled Payments screen, click the Change or Delete icon next to the payee.

Click the Change Payment button once you have completed the changes.

payments

payment center payment activity new payment multiple payments payees

Change Payment

change payment cancel

Payment Date Mar 14 2006

Pay To cell phone

Amount \$ 5.00

Pay From Checking \$2,500.00

5 Business Days to Pay

Change your payment date, amount or payment account.

To delete a payment, verify the information and click Delete Payment.

payments

payment center payment activity new payment multiple payments

Delete Payment

delete payment cancel

Payment To cell phone

Payment From Checking

Payment Amount \$ 5.00

Payment Type Future

Payment Date Mar 14, 2006

5 Business Days to Pay

Payment Center

The Payment Center enables you to perform most Bill Pay functions from one comprehensive screen. Schedule payments, create payees and view your pending payments with a quick glance. Once you learn more about the features available to you, the Payment Center becomes a flexible tool, giving you the opportunity to quickly and easily control how your bills are paid.

Click Payment Center to access this page from anywhere in Bill Pay.

Choose the account from which you wish the payments to be made.

Make a quick payment to any payee by entering the required information and then click Submit Payments.

Click Add Payee to establish a new payee.

Remember to click Log Out when you are finished with Bill Pay.

Click Help to get more information about a particular topic.

Payment Center edit - delete - inquire [Printer Friendly Format](#)

Pay From:

	Amount	Send On	Deliver By	Frequency	Last Send Date	Ref #	Hide
AT&T	158.00	02/20/2006	02/23/2006	Every 4 Weeks	06/12/2006	5	<input type="checkbox"/>
Capital One	45.00	3/14/2006	03/15/2006	Every 4 Weeks	11/21/2006	10	<input type="checkbox"/>
Cell Phone	110.00	2/25/2006	02/28/2006	Every 4 Weeks	12/01/2007	24	<input type="checkbox"/>

Need Help?

Our service gives you the opportunity to use online help any time of the day or night. Simply click on the Help link in the upper right corner of the screen to access answers to frequently asked questions and more. While online, you can also send a secure message to us if you have additional questions. It is recommended that you only send e-mails regarding your bill pay account through this e-mail feature. This secure e-mail service shares the same high level of protection as all your bill pay information.

Change Password
 When changing your password, you must enter between 5 and 32 characters with no spaces. Characters must be letters or numbers only.

Old Password

New Password

Verify Password

A variety of online services are at your disposal and can help you quickly make important updates or changes to your account.

payments

payment center payment activity new payment multiple payments payees

Payment Inquiry [Printer Friendly Format](#)

Payee Information		Payment Information	
Payee Exxon Card	Amount \$147.34	Send On 02/18/2004	Payment By 02/18/2004
Payee Full Name Exxon Gas Credit Card	Address 12145 Main St Crest Stream, IL 60197-4997 (800) 244-4393	Pay From Checking	Status Sent
Name on Account Harold and Mary Brown	Account # *5823	Ref # 323	

What is the reason for your inquiry?
 Due Date
 This payee has no due date.
 Unknown

Were any late fees assessed?
 Yes \$
 No

Comments
 (Please include any additional information. If you are in contact with the payee regarding this payment, please include contact information of the person assisting you.)

Send a secure e-mail to us if you have any bill pay questions or comments.

Quick Start Tips

Set Up a Payee

1. Click Add Payee from the Payees link or Payment Center page.
2. Option A—Choose a payee from the drop-down menu and enter your account number and payee name and Click Add Payee.
3. Option B—Choose the payee type. Enter the payee details, including name, billing address, and account number and click Add Payee.

Make a Payment

1. Click Single Payment.
2. Select the payee from the drop-down menu and enter the payment amount and date.
3. Click Submit Payment.

From the Payment Center...

1. Add payees.
2. Schedule payments.
3. Check the status of payments.
4. Edit or delete scheduled payments.