

FREQUENTLY ASKED QUESTIONS –

1. What is Electronic Bill Pay?

Electronic Bill Pay is the most convenient service to be introduced since ATM's. As a subscriber, you can pay most any bill by Internet 24 hours a day 7 days a week.

2. How do I get started?

The first thing you'll need to do is organize all of the information about any individual, family member, friend, business, payee or professional who generates an invoice for products or services that you want to pay through Bill Pay. Gather together the names, billing addresses and your account number with the company or individual (phone numbers are appreciated if available). Next, submit your enrollment request to your Financial Institution for processing. You must first register for online banking at one of our locations. If you already have an online account, you can register online for Bill Pay. All applicants will be subject to credit approval.

3. How soon can I start making payments?

If you are able to enroll online, you may begin using the system as soon as First Security State Bank approves your enrollment. If the Financial Institution is processing a paper enrollment, the administrator will determine accessibility when he/she approves enrollment request, at which time, an email confirmation may be sent. If a welcome letter is sent, it will take approximately 2 weeks for a confirmation in the mail. Your welcome letter will contain important information you will need to begin using the bill pay program.

4. Is there anyone I cannot pay through Bill Pay?

You may pay almost any payee you wish. There are several restrictions: 1) The merchant must be located in the United States; 2) Payments may not be remitted to tax authorities or government and collection agencies; 3) Payments may not be remitted to security companies such as Ameritrade for stock purchases or trade taxing authorities and 4) Court directed payments are unauthorized (Alimony, child support, or other legal debts). Don't forget you can use this system to send payments to your son/daughter in college, pay your local orthodontist, credit cards, charitable donations, etc. A payee is defined as anybody (company or individual) to whom you want to send money.

5. Should the processing date I give be the date the payment is actually due?

No. You need to allow a **minimum** of five (5) business days for payments to reach your payee. Depending on the payee, you may need to allow additional days due to the distance the payment will travel. Remember, although you can schedule a payment at any time, payments are actually sent to payees only on business days. **NOTE: Clients in *Mountain Time zones should allow 7 business days, Pacific Time zone, 8 business days.**

6. How far in advance can I schedule a payment?

There isn't a 'limit' set in the system, however, it is recommended you not encourage 'future dated' payments beyond one (1) year. Users tend to 'forget' they have done this and it often times has a negative impact on their bill pay account.

7. How soon are funds actually taken out of my account?

Bill payments are debited from your account on the **processing** date you requested. There is no float.

8. What happens if I don't have enough money in my account to cover a bill payment?

If funds are not available on the requested processing date, your bill payment will be canceled and a fee may be charged to your account.

9. What is the difference between a variable/single bill payment and a recurring payment?

A variable/single bill payment is a one-time payment such as your telephone bill where the amount fluctuates each time. Or perhaps it is a payment you do not make regularly such as a florist you use only occasionally.

A recurring payment is one made regularly for the same dollar amount, on the same day each month such as your car or mortgage payment. You need only to set up a recurring payment once in the system and access the system only when the payment is to be changed or canceled. Otherwise, your recurring payments will be made automatically.

10. How are my payments delivered and how can I ensure that my payee receives my payment by the due date?

You may schedule payments to be initiated on the day you enter the information, on a future date or on the same date each month. Although you can enter payment information 24 hours a day 7 days a week, payments can only be initiated on **business days**.

After funds are withdrawn from your account, we may remit your payments by electronic funds transfer, or if the payee does not accept electronic payments, by mailing a check drawn on an account we maintain for this purpose, or by some other appropriate means. Because of the time it takes to remit your payment to the payee, they will not receive payment on the processing date (the date you instructed us to deduct the funds from your account). Therefore, in order to provide sufficient time for payments to be received by your payee, the processing date should be a **minimum** of five (5) business days before the bill's actual due date. Additional days must be added to this time frame if the payment is traveling outside of a 4 state radius.

NOTE: Clients in *Mountain Time zones should allow 7 business days, Pacific Time zone, 8 business days.

11. Why does it take five business days and sometimes more for payments? (*Mountain Time zones, 7 business days, Pacific Time zones, 8 business days)

Although a number of your payees accept payments electronically, many do not. For those that do not accept electronic payments, we must send a check to that payee through the U.S. mail. Once the payee receives the check it may also take a day or so for the payee to process the check and post it to your account. Even for electronic payments, it may take two or three days for your account to be posted. Holidays must also be taken into consideration.

12. How close to the original payment date can I change or cancel a bill payment?

You can change or delete a bill payment up until your Financial Institutions specified cutoff. This will either be 2 pm ET, 3 pm ET or 4 p.m. ET. This should be specified in your disclosure and welcome letter.

13. What should I do if a payee has not posted my payment?

First, be sure to allow a **minimum** of five (5) business days for a payee to receive your payment. CONTACT YOUR PAYEE. If a payee does not post your payment within ten (10) business days of the date you requested the payment to be processed, simply dial the bill paying system and press "0" for subscriber services. We will follow up on the payment and get back to you within 24 to 48 hours. ***NOTE – Clients in Mountain Time zones must allow 7 business days, Pacific Time zones, 8 business days.**

14. How do I add more payees?

You may use the “SET UP ACCOUNTS AND PAYEES” button online.

15. What do I do with the payment coupon book for stub?

These are no longer necessary items. You are welcome to just file them away.

16. How can I prove payments and transfers were made?

Each time you enter a payment you are given a transaction number so you can be sure we received your request. In addition, payments will appear on your monthly statement. Or, you may go online for a list of your history.

17. How do I pay for my Bill Pay service?

The monthly subscriber fee will be automatically withdrawn from the account you designate for bill paying on the anniversary date of your initial sign up. Your anniversary date will be included in the Welcome letter.

18. How can I cancel my Bill Pay service?

To make sure no payments are missed or duplicated you will first need to delete any pending scheduled payments. Then contact us will be happy to take your request.

19. What if I have a question and want to talk to a real person?

At any time while using the Bill Pay service, you can reach a subscriber service representative by calling 1-800-241-4312. Subscriber Service's hours are 7:30 a.m. to 10:00 p.m. Monday through Friday, CST. If calling outside of these hours, simply leave us a message and we'll call you back on the next business day. We are closed on Federal Holidays.

20. How can I be sure no one else can access my bill paying service?

You will access the system by entering the USER ID and PIN. Only individuals with this information can access your account. Be certain not to release this information to anyone you do not want to fully authorize as a user on your account. ***SAFE GUARD! SAFE GUARD! If for any reason you believe this information has been compromised, please contact FOCUS Bank or change your PIN immediately.***

21. How secure is the Bill Pay process?

When a subscriber comes to the Bill Pay site a secure connection is established that prevents any outside parties from viewing transaction information. Any data that is transferred between locations is also made over secure connections utilizing data encryption, and all account information is kept behind a firewall to prevent any outside access.

22. If I currently have an automatic debit for a bill coming out of my checking account, should I cancel this debit and use my new bill pay program?

It is recommended that you NOT cancel any auto debit UNLESS your new bill pay program has the ability to electronically remit this payment to your payee. To determine if your payee is electronic with your new bill pay program, simply call the service and this information will be provided to you. Payees who have their own debit program will often times not ALLOW 3rd party processors to remit payments to them. Our main concern is that your bill be paid in a timely manner and safely. Some typical payees are, Insurance

companies, Utility companies and Mortgage companies. Some other considerations....auto debits come out of your account on your 'due' date, therefore, you have the advantage of the float until then. With the bill pay program, your payment will be deducted from your account on the 'process date', which should always be a **minimum** of 5 business days BEFORE your due date.

23. Does the bill pay system offer a payment guarantee?

No. Unfortunately, we do not offer a payment guarantee. Once the payment is remitted, we are unable to control the posting cycle. We do, however, provide support for bill pay issues. In most cases, we are able to successfully have late charges and credit standings corrected for the end user.

FEES:

Sign-up for an online statement & receive Bill Pay **FREE** of charge.

Consumers (Unlimited Bill Pay Access)
\$4.95/month

Businesses (Limited Bill Pay Access)
\$6.95/month for 20 transactions
Over 20 – transactions are .40 each

Overdraft (each debit)
\$32.00