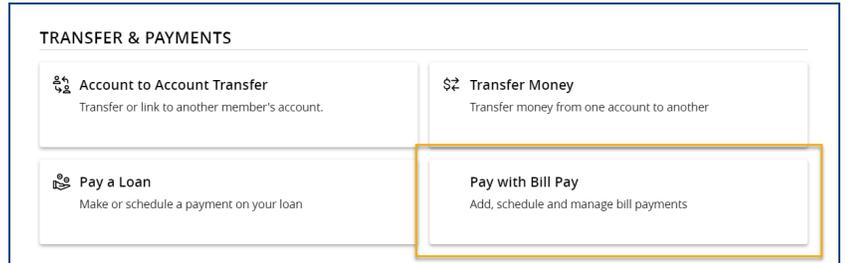
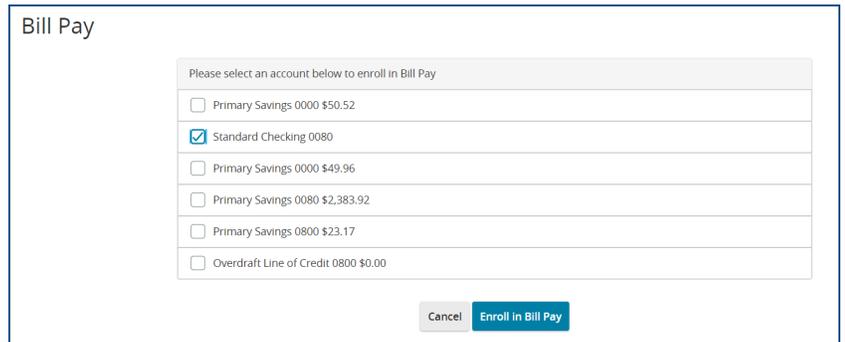


NOTE: We make it safe and easy to pay bills through both online and mobile banking. The Bill Pay service enables you to schedule automatic monthly payments for recurring bills. Set up payees once to easily make payments.

1. Select the Transfers & Payments menu and choose 'Pay with Bill Pay'.



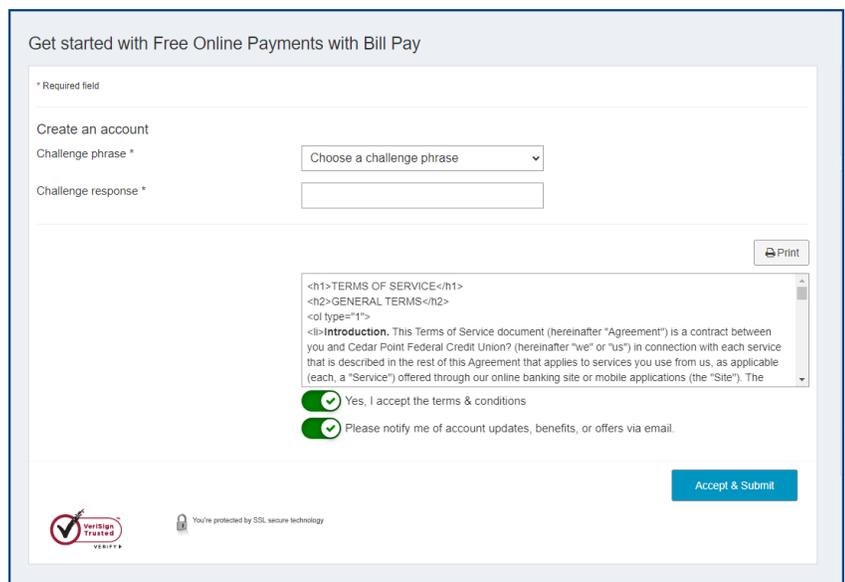
2. Select the account you wish to enroll in bill pay and then click 'Enroll in Bill Pay'.



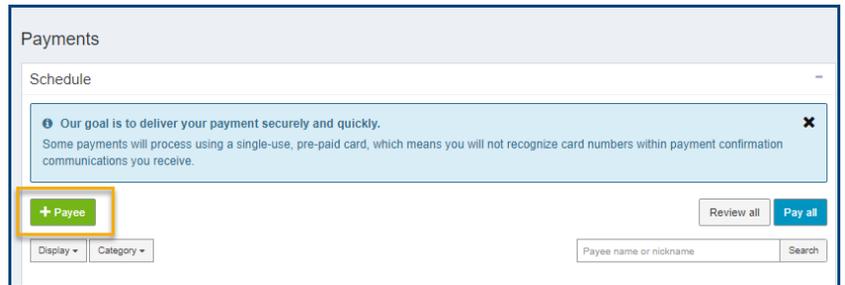
3. Select a Challenge phrase and review the Terms of Service.

Select 'Accept & Submit' to continue.

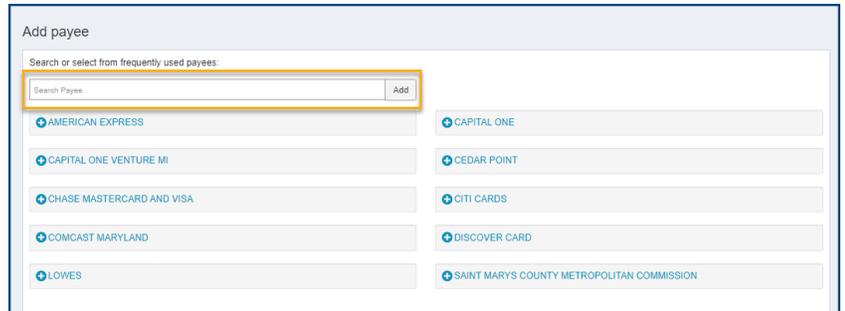
NOTE: A new window will open and you will be taken outside of online banking.



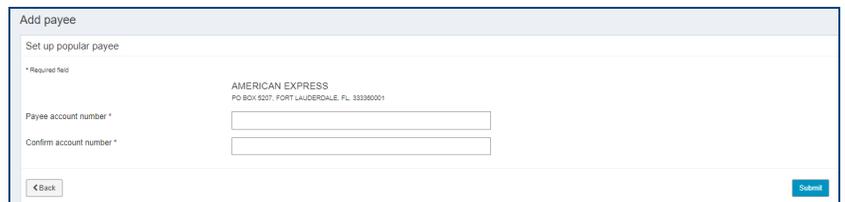
4. Select the green '+ Payee' button to setup your first payee.



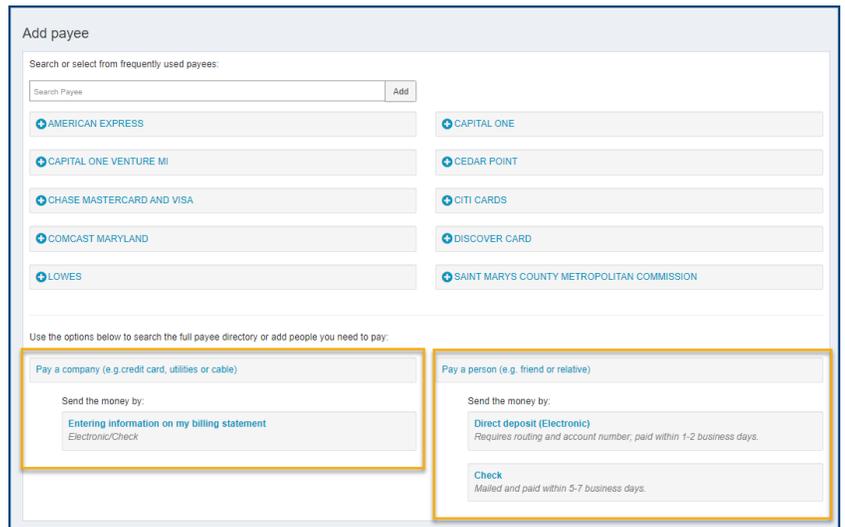
5. Popular payees will be listed at the top of the screen. Use the search box to locate popular payees.



6. If Payee is located, select and enter the requested info for that payee and 'Submit' to complete.



7. If you are unable to locate your payee under the Popular Payee list, you can create manually using the 'Pay Company' and 'Pay a person' options located at the bottom of the Add payee section to create.



8. Enter the necessary information for the payee and click 'Submit'.

9. To initiate a payment, enter the amount, date you wish to pay, and select the correct funding account and click 'Pay'.

10. To add additional funding accounts to pay bills from, navigate to the 'My Account' tab in Bill Pay and select '+ Add Account'.