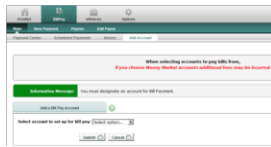


Payment Center

Log in to Internet Banking and select the Bill Pay tab.



Adding Accounts



Select **Add Account** from the Bill Pay sub-menu, choose the account you want to add to bill pay and click **Submit**.

You must review and agree to the terms for bill pay to set up the account.

Payees

There are two types of Payees – **Company** and **Individual**.

Most **Company** payees receive their payments electronically, while **Individual** payees receive their payments in the form of a check.

Payment Funding

Funds for payments made to Electronic (Company) payees will debit your account on the payment date.

Funds for payments made to Check (Individual) payees will debit your account when the check clears.

Add Electronic Payees

Select **Add Payee > Pay a Company** to add a new electronic payee.



Fill in the payee fields and click Search. If the Company you entered is available as an Electronic Payee a link with Payee Type Electronic displays.

A screenshot of the 'BillPay - Add Payee' form. It contains fields for 'Payee Name *', 'Payee Account Number *', 'Address Line 1 *', 'Address Line 2', 'City *', 'State *', and 'Payee Zip Code *'. There are 'Search' and 'Cancel' buttons at the bottom.

If the payee is not available as electronic, select the Add Check Payee button at the bottom of the page.



Adding Check Payees

To add a payee without searching for available electronic payees, select **Add Payee > Pay an Individual**.

A screenshot of the 'BillPay - Add Payee' form. The 'Payee Type' field is set to 'Check'. Other fields include 'Payee Name *', 'Payee Alias', 'Account Number *', 'Address Line 1 *', 'Address Line 2', 'City *', 'State *', 'Zip Code *', and 'Phone Number'. There are 'Submit' and 'Cancel' buttons at the bottom.

Adding Payments

Payments can be added in one of two ways: **Quick Payment** and **Recurring Payment**

Check payments are delivered via USPS mail, please allow 7-10 business days to reach payee. Allow 3 business days for Electronic payments to be processed.

Quick Payment

Quick Payment allows you to add up to 10 one-time payments on the same screen.

A screenshot of the 'Quick Payment' selection options. It shows a grid of checkboxes for various payment types: CABLE, CAR LOAN, CELL PHONE, CREDIT CARD, GYM MEMBERSHIP, LAWN SERVICE, and MORTGAGE COMPANY.

Add Payment

Use Add Payment for payments that happen on a recurring basis.

A screenshot of the 'Add Payment' form. It includes fields for 'Pay from account', 'Payee', 'Payment Amount', 'Memo', 'Alert when payment is processed', 'Frequency', 'Payment Date', and 'Payment Description'. There are 'Submit' and 'Cancel' buttons at the bottom.

Viewing History

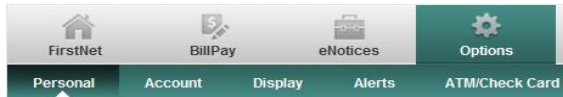
Select **Main > History** under the Bill Payment Tab.

A screenshot of the 'Viewing History' screen. It shows a list of payees and filters for 'From', 'To', 'Begin Amount', 'End Amount', 'Sort By', and 'Sort Order'. There are 'Submit' and 'Cancel' buttons at the bottom.

Bill Payment history is available for 19 months.

Editing Your Information

- Change **Personal**, **Account**, and **Display** Settings.
- Set up **Alerts**.



Personal

- Update E-Mail Address
- Update ID
*create an ID to use instead of 12-digit ID
- Change PIN/Password

Account

- Change Account Pseudo Names (nicknames).
- Edit order in which accounts are displayed.

Display

- Edit number of accounts displayed per page.
- Edit number of transactions displayed by default.

Alerts

Event Alerts

- Incoming Direct Deposits
- Funds Transfer Information
- Statement Notifications

Balance Alerts

- Notification of Account Balances

Item Alerts

- Notification of Cleared Checks

Personal Alerts

- Alerts delivered on chosen date

Security

- One of the first times you access your accounts online, we'll ask you to choose and answer three (3) **Personal Verification Questions**.
- Personal Verification Questions will be asked if we feel there is a possibility of someone other than you trying to access your account.
- Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

Security Reminders

- ✓ We will NEVER email you for your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.
- ✓ Do not write your password down.
- ✓ Use a different password to access your online accounts than what you use for other applications.
- ✓ Always logout of your online banking session before leaving your computer.
- ✓ Secure email should be used to send confidential information. Community First Bank's website has a secure email program you can use to send emails to us.

Contact Us

If you have questions or concerns please contact Community First Bank.

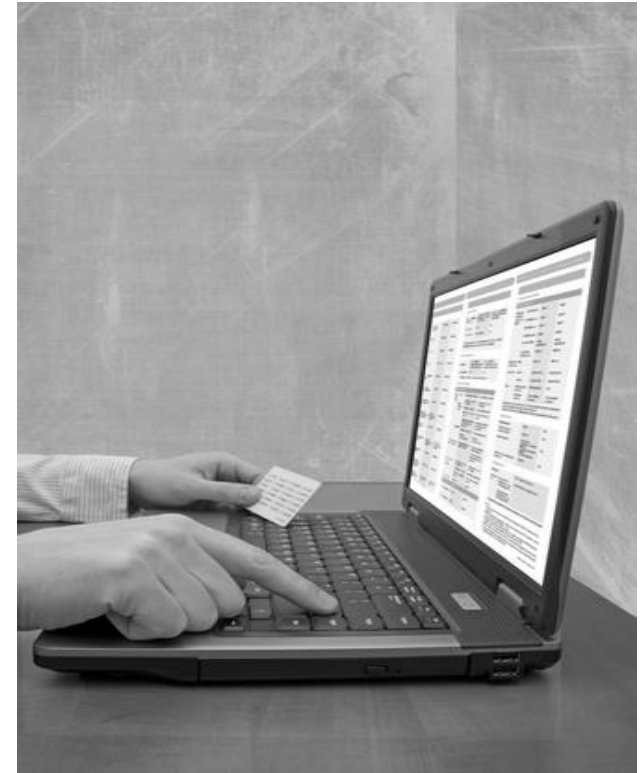
Electronic Banking Department

Phone: 608-943-0150

Email: ebankingsupport@cfbank.com

Member FDIC

BillPay User Guide



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"First for You"
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