### 1. How do I sign up for Online Bill Pay?

Once logged in to your online banking account, click the **Bill Pay** tab at the top of the screen and follow the prompts for setting up Online Bill Pay. You will need to review and agree to the terms and conditions before setting up your bills.

### 2. Is there a monthly charge for using the Online Bill Pay service?

There is no monthly charge for using the Online Bill Pay service.

### 3. Can I set up Online Bill Pay checks to withdraw from my Money Market Account?

No, Online Bill Pay checks can only be withdrawn from your Checking Account.

### 4. How many payees can I set up?

There is no limit to the amount of payees you may set up.

### 5. Is there a maximum amount I can send using Online Bill Pay?

Yes. The maximum amount you can send using Online Bill Pay is \$20,000.

### 6. Is there a fee for placing a stop payment on an Online Bill Pay check?

There is a \$20 fee for placing a stop payment on all Online Bill Pay checks. Please click here for more information.

# 7. Does the money for the payment always come out of my account on the day I select the payment to be made?

No. There are three (3) ways payments can be disbursed. The majority of payments are made either electronically or by a corporate check issued by CheckFree. In both of these instances, the money to pay these accounts is deducted from your account on the payment date. The exception to this usually occurs when the recipient is an individual. In this case, the payment is sent as a check from you and the funds are not removed from your account on the issue date but on the date the check is presented for payment. Once the 'Status' section of 'Bill History' is updated to **Paid**, you can click 'View Detail' and see how the payment was actually processed.

### 8. How can I know when the bill will be paid?

When you enter the amount to be paid, the calendar will display the first available payment date. You can choose that date or extend the payment out to a future date that you prefer it to be made.

# 9. What happens if I schedule an electronic payment and the funds are not available at the time the payment is scheduled to be sent?

If you do not have sufficient funds available for an electronic payment on the scheduled pay date, a Courtesy Pay fee or NSF fee will be assessed to the account. If an NSF fee is assessed, there will be a 2nd attempt to debit the account within 24-48 hours. If during the 2nd attempt to debit the account the funds are available, the item will be paid. If the funds are not available, you will be assessed another NSF fee and the Online Bill Pay account will go into collections with CheckFree and the entire Bill Pay service will be suspended. CheckFree will be in direct communication with you to collect the owed amount that was paid to the biller on your behalf and to have Online Bill Pay reinstated.

# 10. What are my options if a payee does not receive an electronic payment that was sent to them using Online Bill Pay?

You may click on the Payee in Online Banking which will display a confirmation number to be given to the merchant to research the payment. If further information is needed, contact Delta Community Credit Union at 800-544-3328.

# 11. I had an online check issued to a merchant and the merchant did not credit my account. How can I show them proof of payment?

If a check has cleared your account, you may request a check copy by calling 800-544-3328. You

may also access your account online and print the check via the Check Image feature. Check copies are available for printing via the transaction history up to two months from the transaction date and up to 7 years if you have eStatements. Once you sign up for eStatements, statement information will be available from the month you joined the credit union. In the event your check has not cleared your account AND 7 business days have passed since the check was mailed, please note that a stop payment can be placed on the uncleared check. The stop payment fee is \$20.00. It is very important to ensure the address of the payee has not changed. Another payment can then be issued or other payment arrangements can be made with the payee. If needed, a letter verifying proof of payment can be sent to the payee by mail or by fax.

### 12. Can I use Online Bill Pay to make my Delta Community CU Visa payment?

Yes. However, the better way to pay your Delta Community CU Visa payment is by transferring the money through Online Banking or Audioline, or by setting it up for automatic transfer from your Delta Community CU account by completing the Visa Cardholder Automatic Payment Authorization form.

#### 13. Does Online Bill Pay service an out of country address?

Due to formatting issues with various foreign addresses and to avoid delays in payment delivery, the Online Bill Pay program only services the U.S. at this time.

### 14. Can I access my Online Bill Pay account using my Kindle Fire?

At this time Online Bill Pay does not support the Kindle Fire.

### 15. Why can't I access the Bill Pay service with my Quicken account?

This service is not accessible through Quicken because there has not been enough interest expressed to provide this combined service to justify the cost.

You may notify us of your interest by sending a message to us through the secured Message Center as we will continue to evaluate the requests.

## 16. Can I set up my payment to be paid semimonthly when my payment includes the last day of the month?

At this time we <u>do not</u> recommend using the **Twice a Month** option for payments due on the last day of the month. To set up your payment to be paid twice a month when your due date includes the last day of the month, set up two (2) monthly recurring payments from the **Manage My Bills** tab: one scheduled on the 15th of the month and the 2nd one scheduled on the last day of the month. For the 2nd payment, you will need to edit the payment date monthly to fall on the 30th or 31st respectively.

# 17. I received an email advising that my account number with my biller has changed. Is this legitimate?

If a bill pay merchant changes your account information, you will receive an email update from CheckFree. The return address will be <a href="mailto:deltacommunitycu@customerservice.net">deltacommunitycu@customerservice.net</a>.

### 18. How do I discontinue Online Bill Pay?

After logging into your Online Banking account, navigate as follows:

- Cancel each recurring payment (identified by an Auto Pay button located next to the biller
- Click on the Manage My Bills tab
- Select the biller from the drop down list
- Click the Delete Automatic Payment button
- Repeat the above steps until all recurring bills have been deleted
- Click on the myCU tab. Within the **Tools and Services box**, select **Cancel Services** and then **Discontinue Online Bill Pay**.