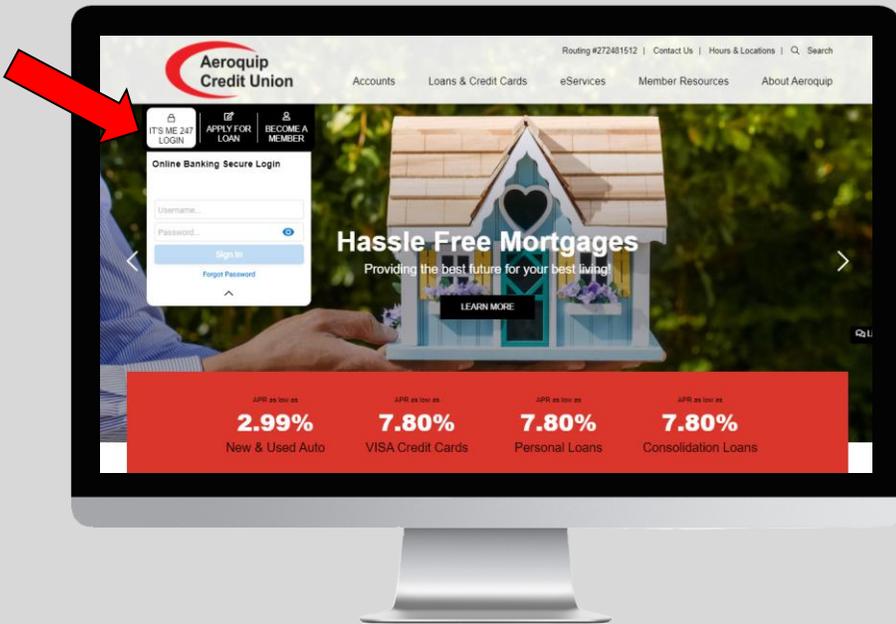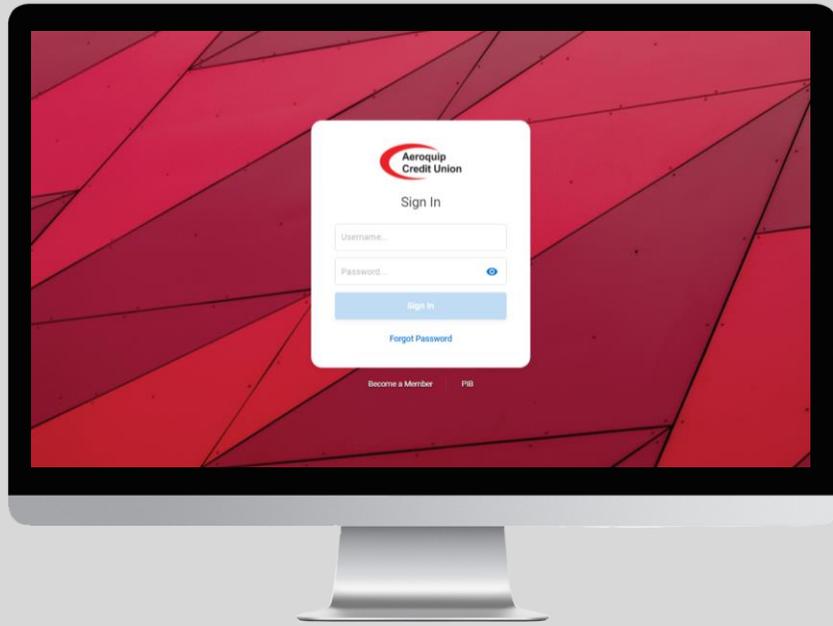HOW TO USE BILL PAY

Find our Bill Pay in our Online Banking or the Mobile App!
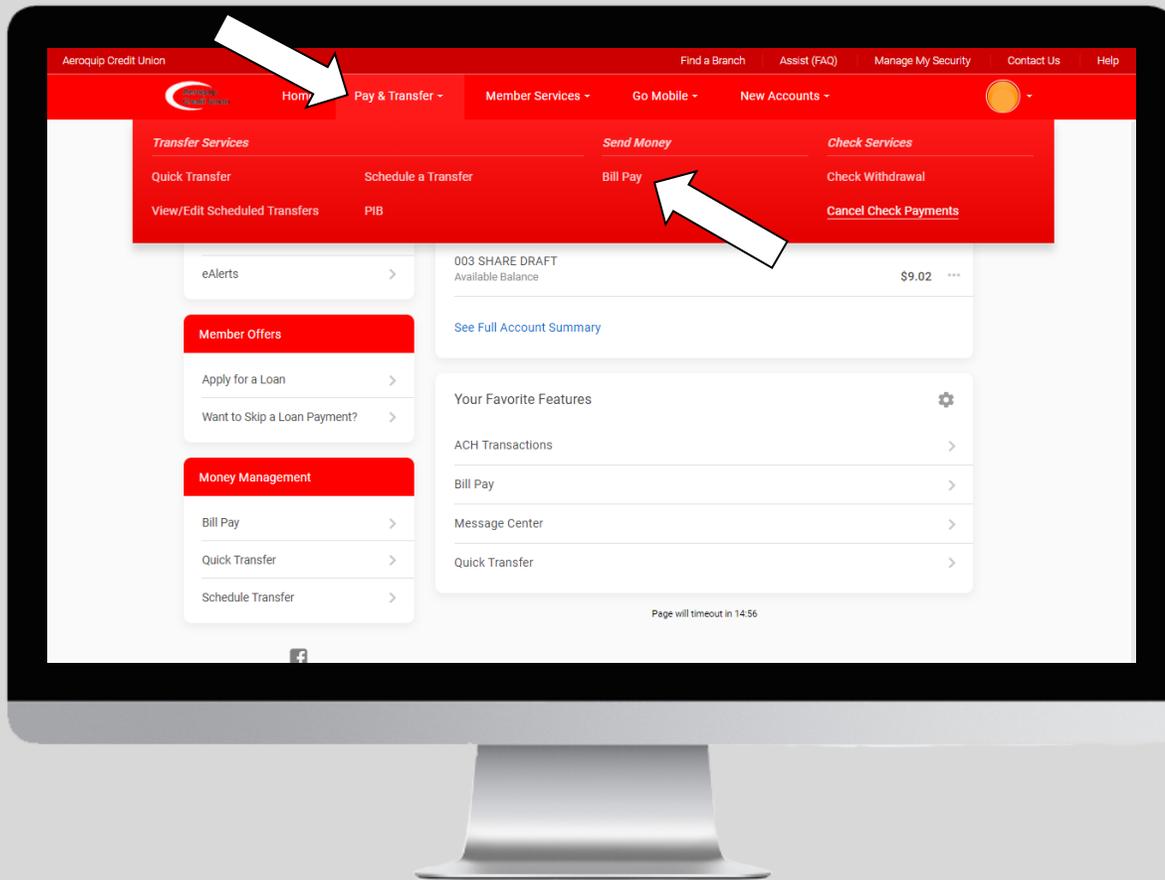
How to access *Bill Pay:*

Login with your online banking username and password by visiting www.itsme247.com/144 or from the homepage on our website www.areoquipcu.com
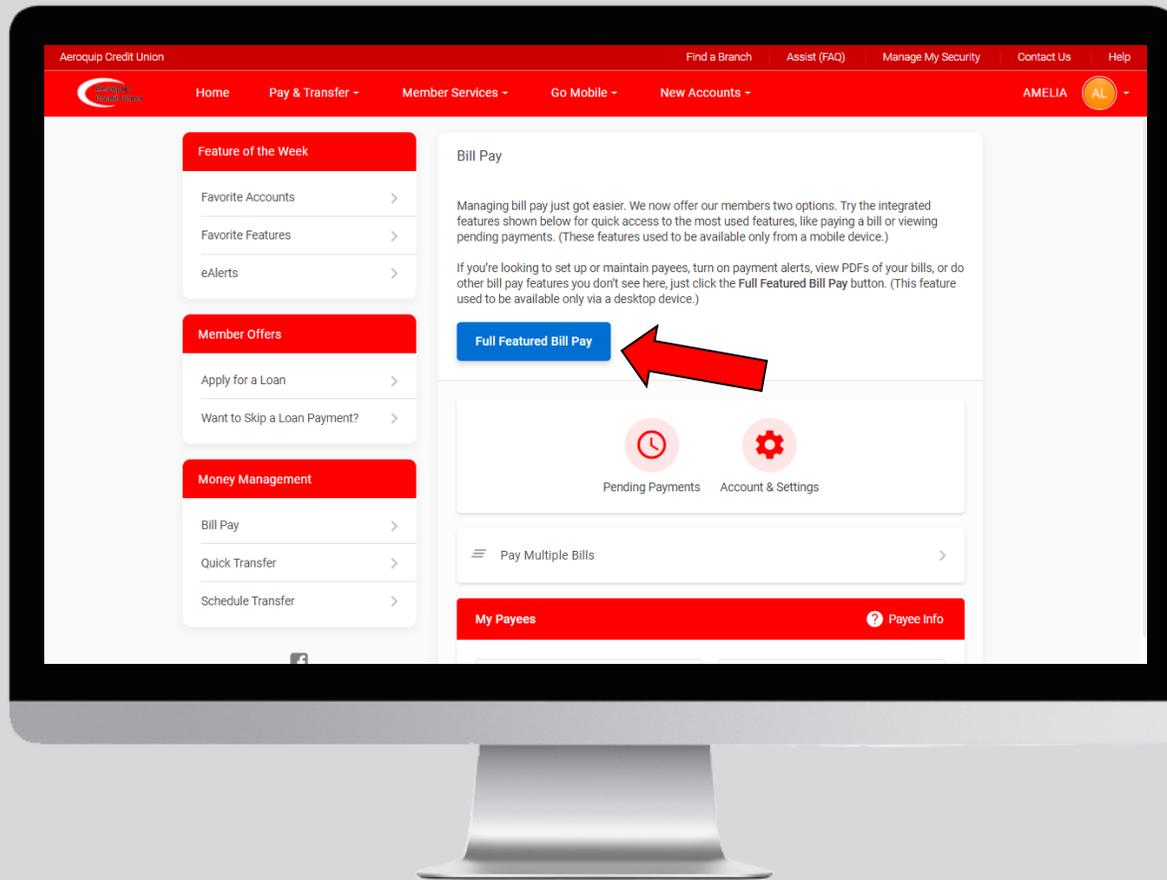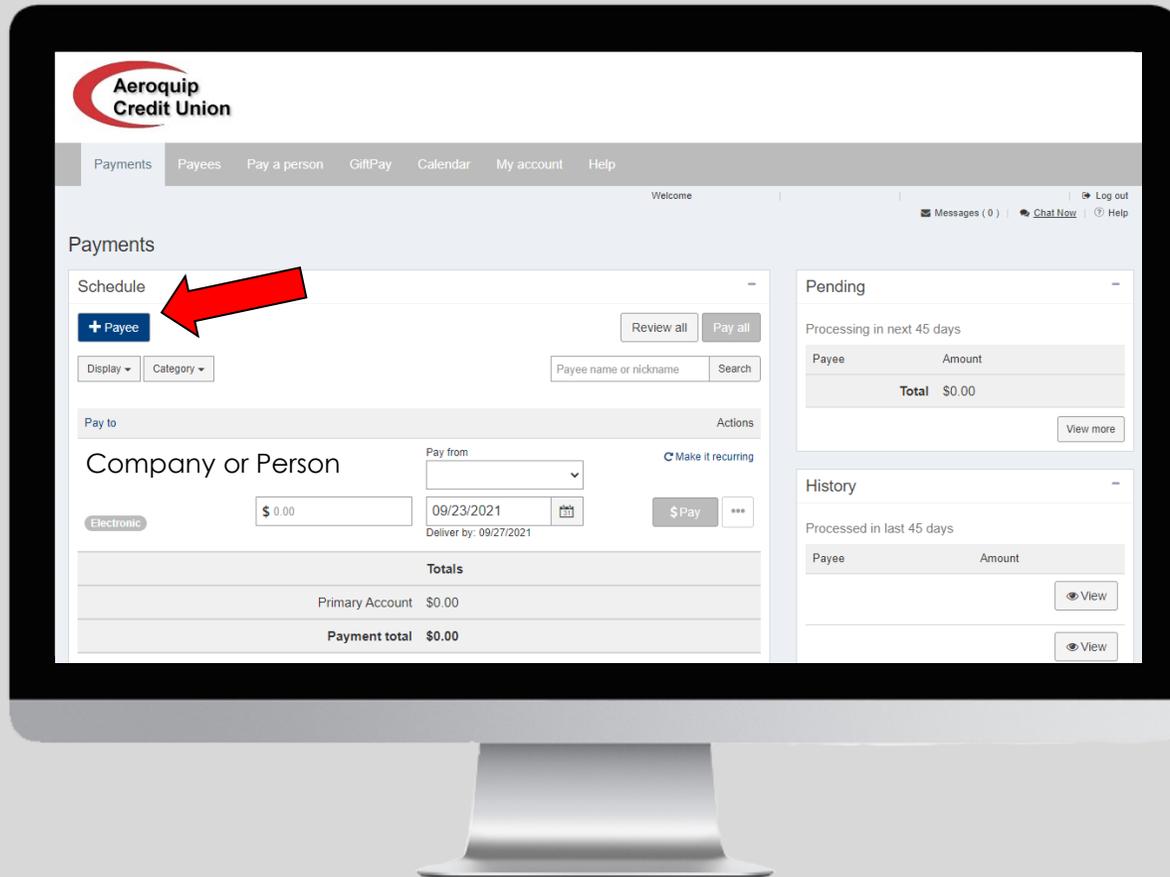
How to access *Bill Pay* continued:

This will take you to the Bill Pay screen where you can quickly pay bills or you can click on ***Full Feature Bill Pay*** to access the website where you can pay bills and go more in depth with bill pay.
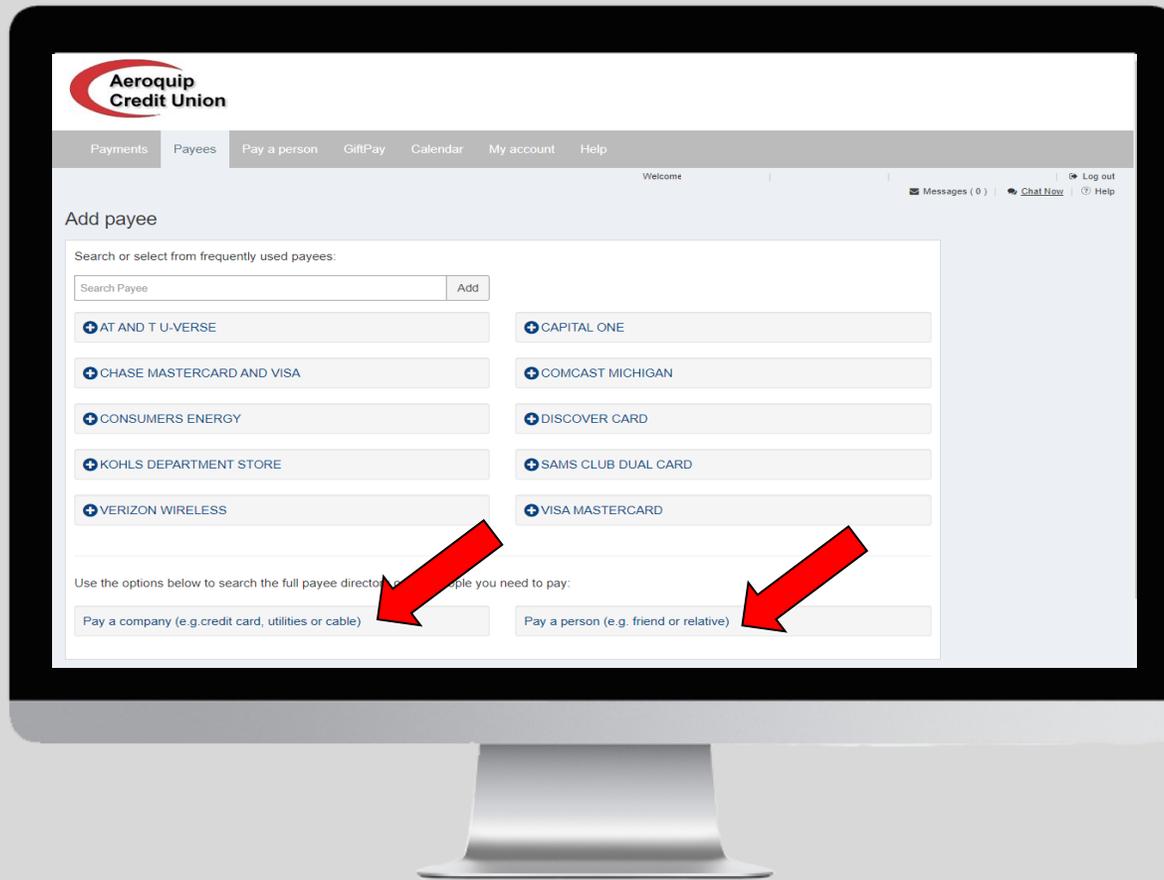
How to *Pay a Bill:*

Once you open the *Full Feature Bill Pay* click on *+Payee* in the top left hand corner when you are on the *Payments* screen.
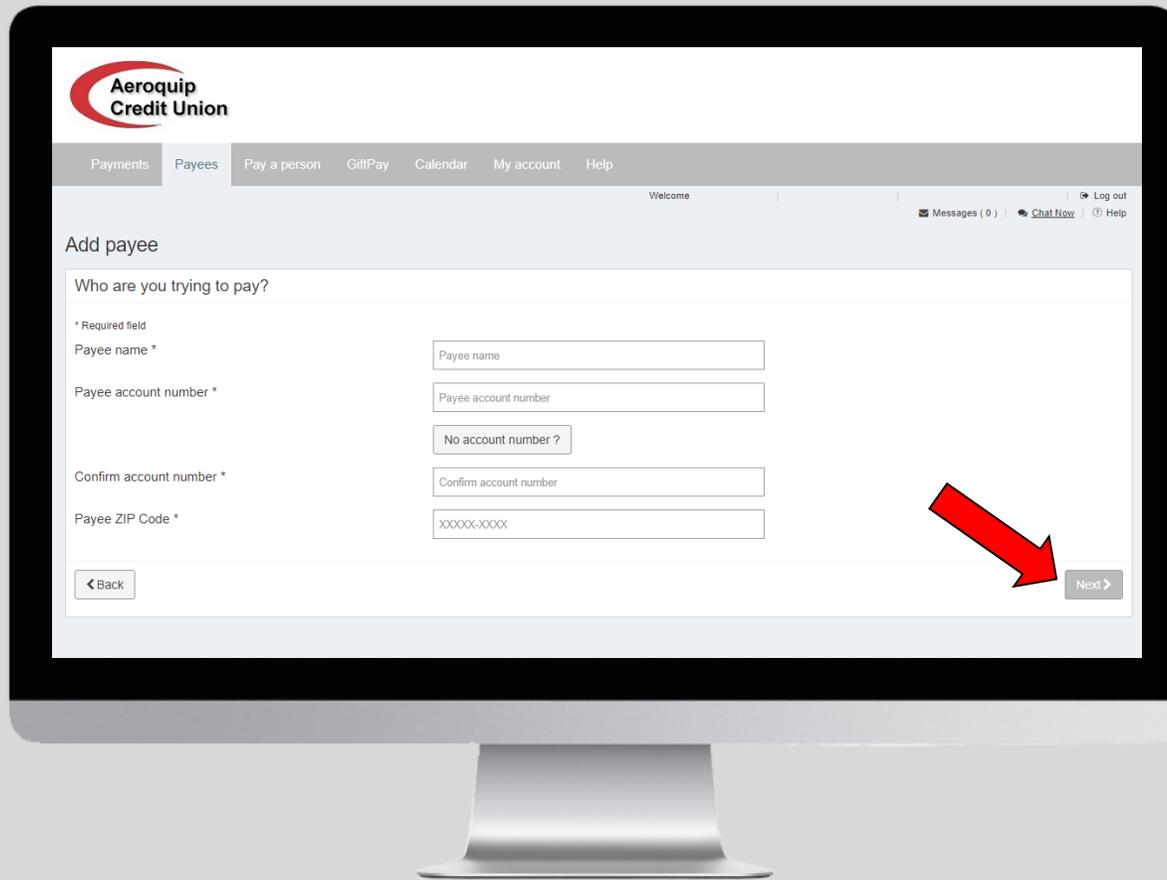
How to *Pay a Bill Pay a Company*:

When you click on *Pay a Company* you will be directed to this screen where you need to fill in the payee name, account number and zip code. Click *Next.*
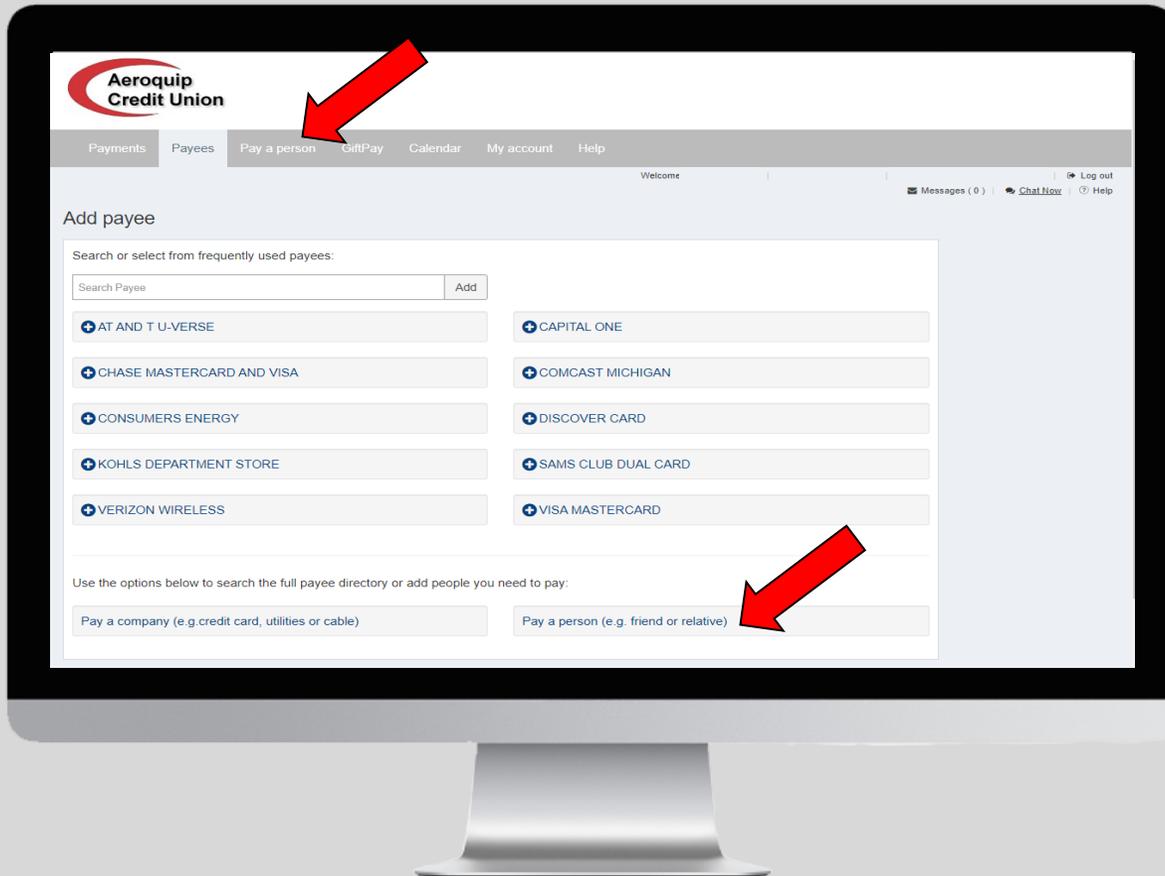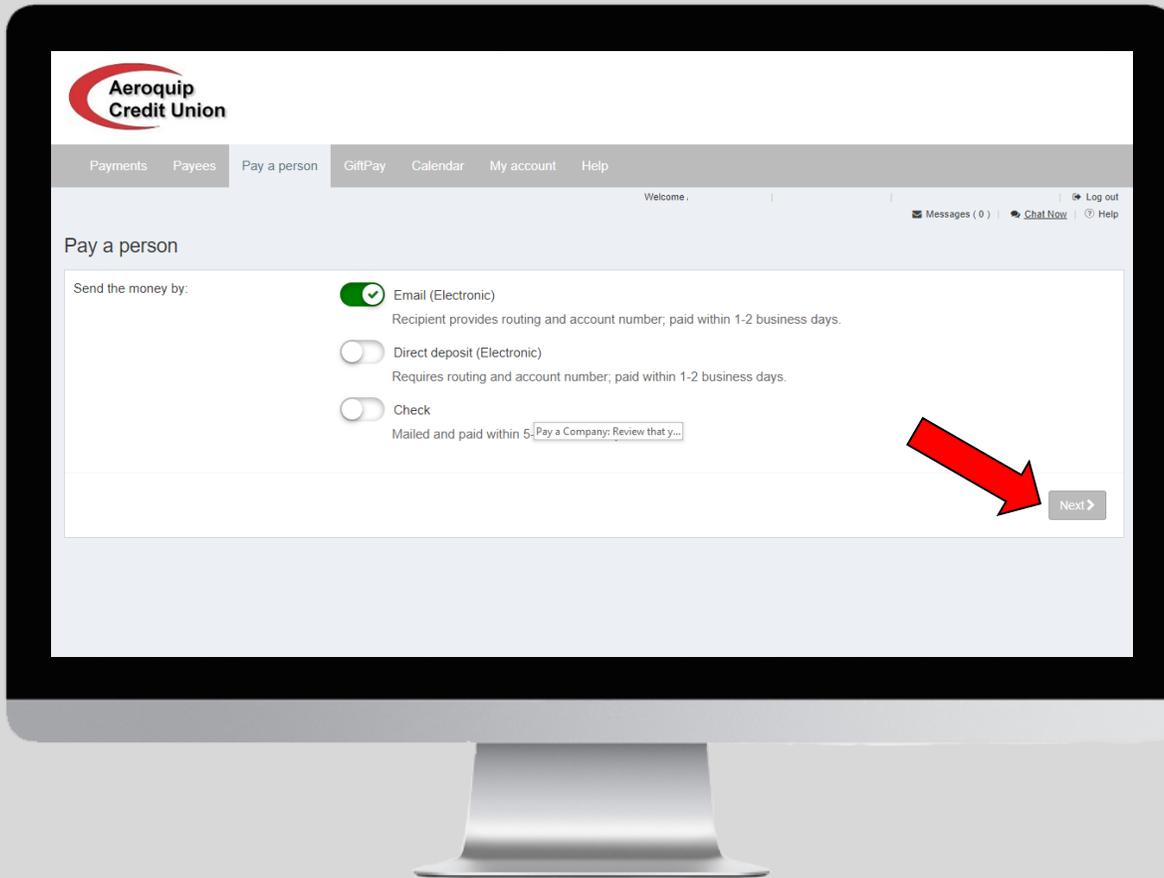
How to *Pay a Bill* *Pay a Person*:

Or you can click on *Pay a Person* in the bottom right hand corner from this screen (directed here when you click on *+Payee* on the *Payments* screen) or you can click on *Pay a person* from the menu bar.
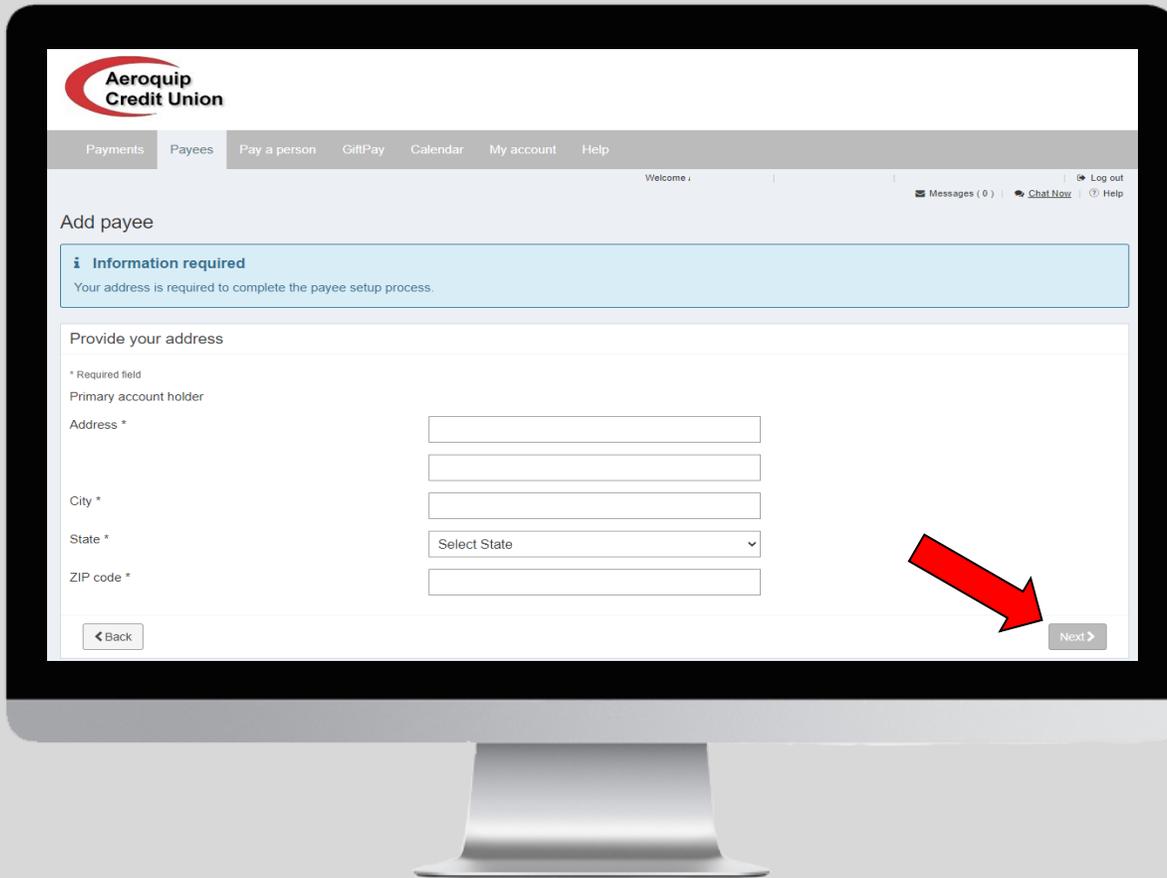
How to *Pay a Bill Pay a Person* continued:

Chose how you want to send the money, either *Email* (provide recipients routing and account number, takes 1-2 days), *Direct Deposit* (provide recipients routing and account number, takes 1-2 days), or *Check* (mailed and paid within 5-7 business days). Then click on *Next.*
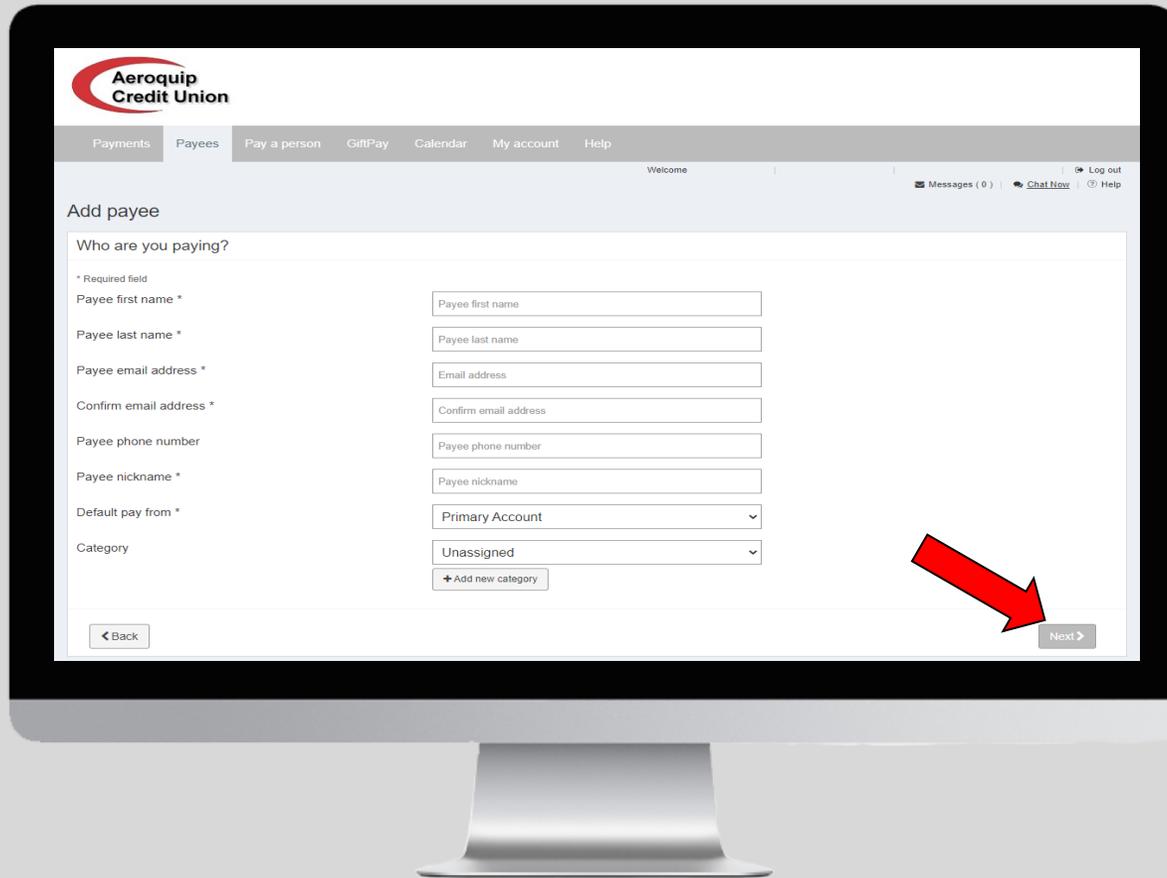
How to *Pay a Bill*
Pay a Person
via *Email:*

Fill in your address, city, state, and zip then click on *Next.*

How to **Pay a Bill Pay a Person** via **Email** continued:

Then fill in the payees first and last name, email address, phone number, nickname, which account you want to pay from, and the category. Then click on **Next.**
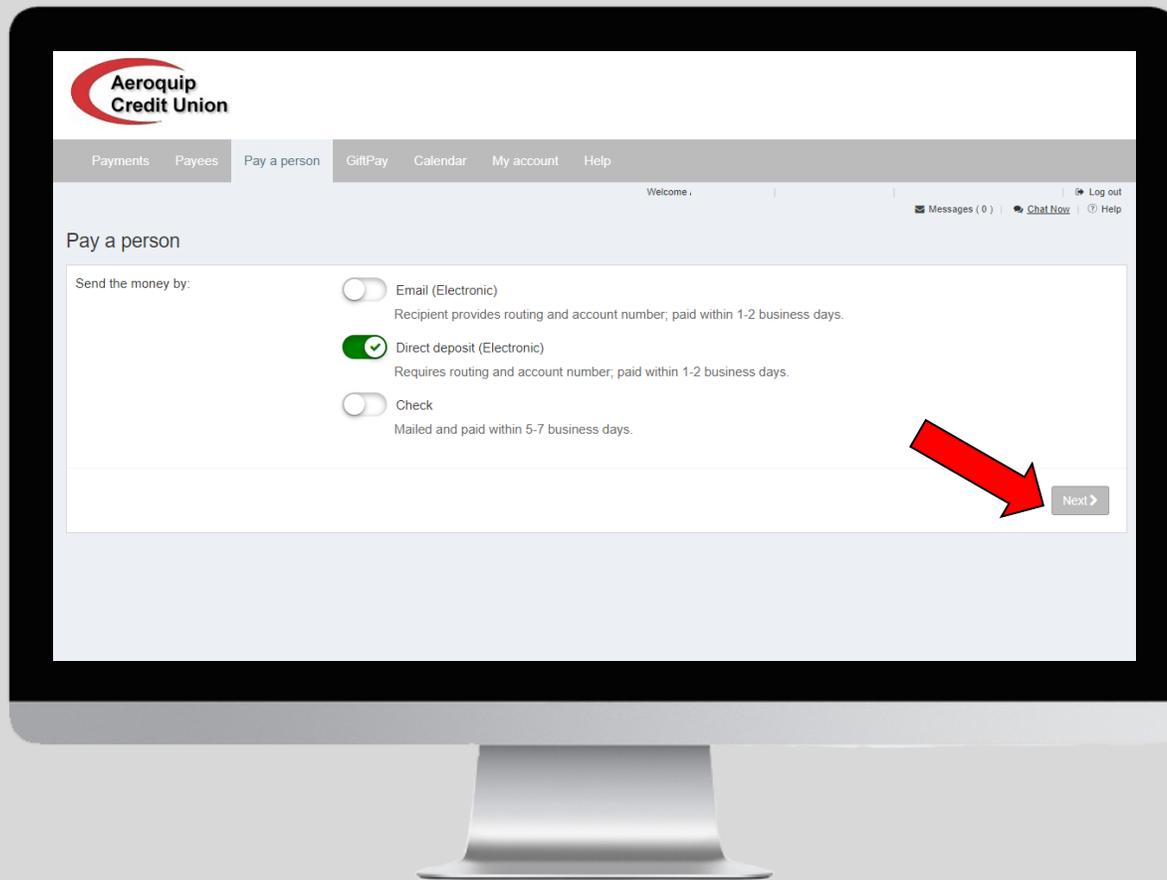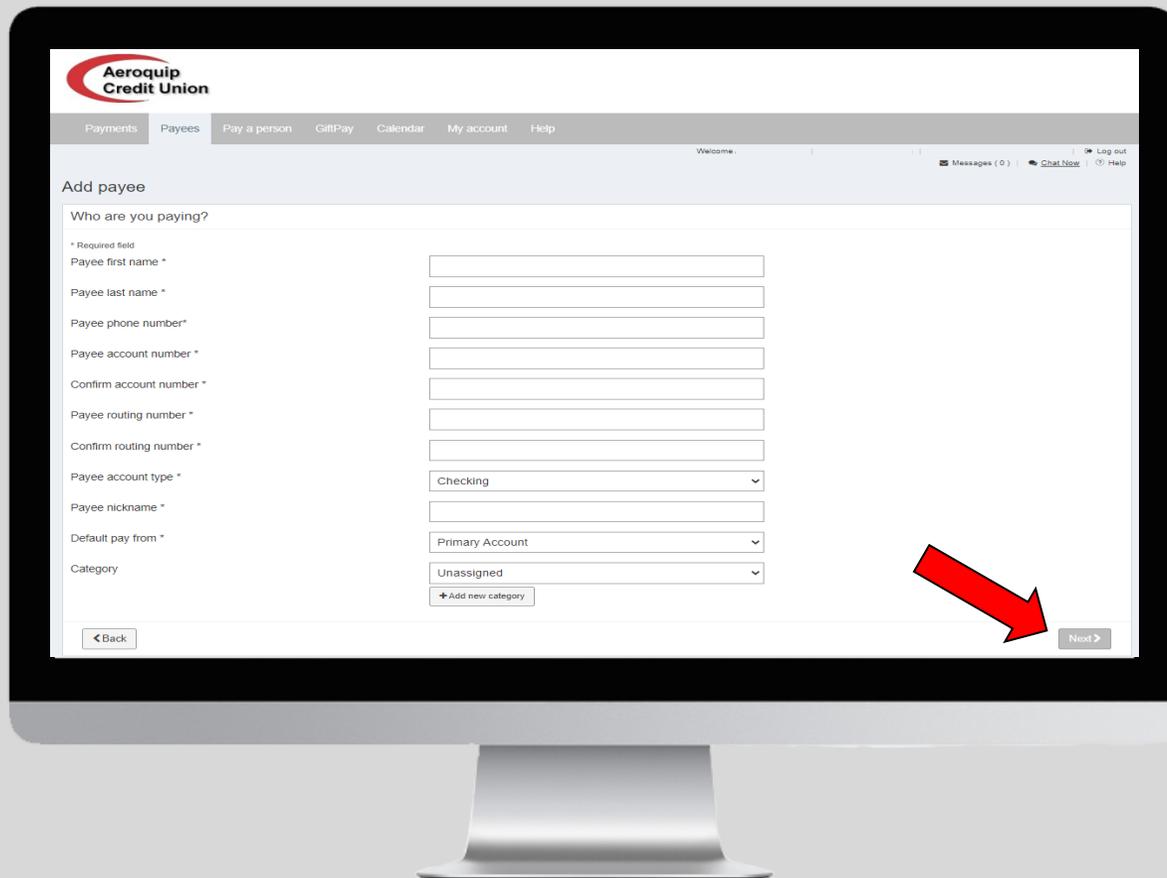
How to **Pay a Bill** **Pay a Person** via **Direct Deposit:**

If you want to send money by **Direct Deposit** move the button to the right and click on **Next.**

How to **Pay a Bill**
Pay a Person
via **Direct Deposit**
continued:

Fill in the persons information that you are paying. You will need their first and last name, phone number, account number, routing number, account type, nickname, account you want to pay from, and category. Then click **Next.**
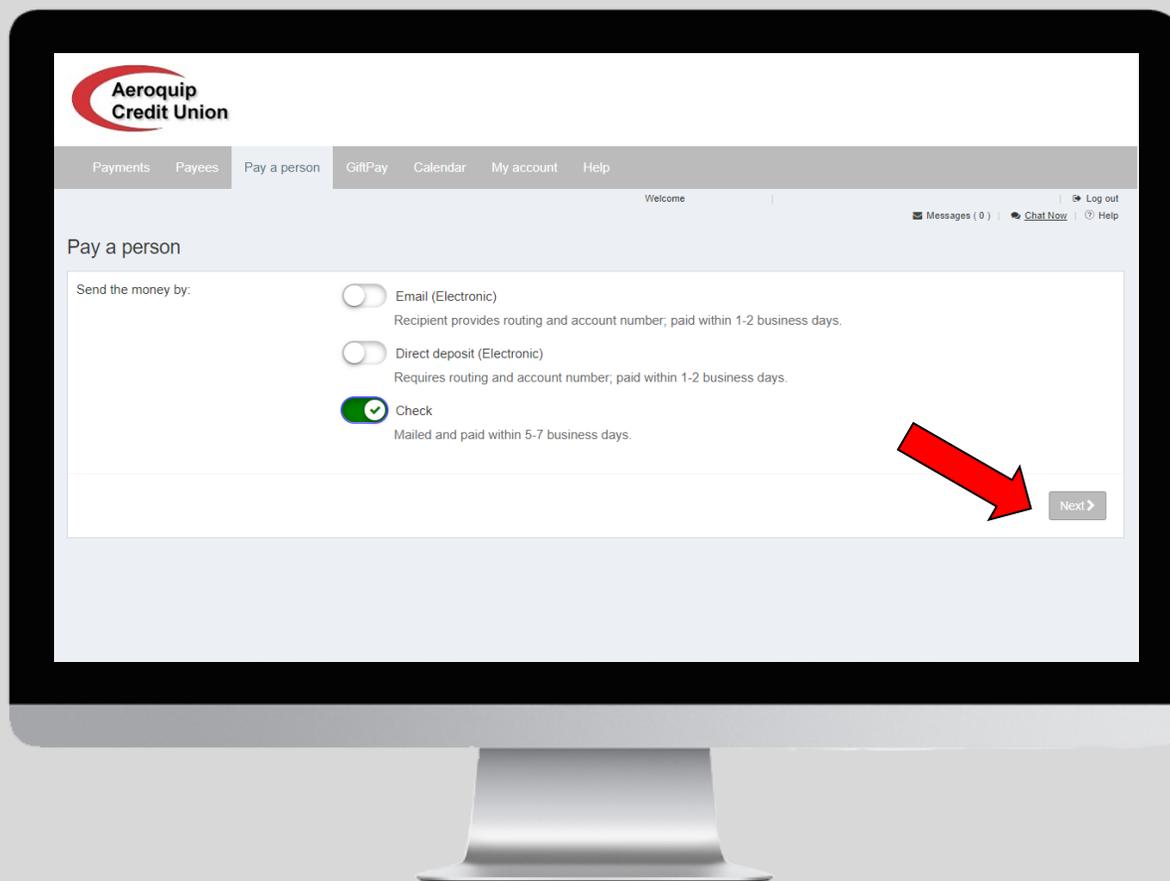
How to *Pay a Bill*
Pay a Person
via *Check:*

If you want to send money by *Check* move the button to the right and click on *Next.*

How to *Pay a Bill*
Pay a Person
via *Check*
continued:

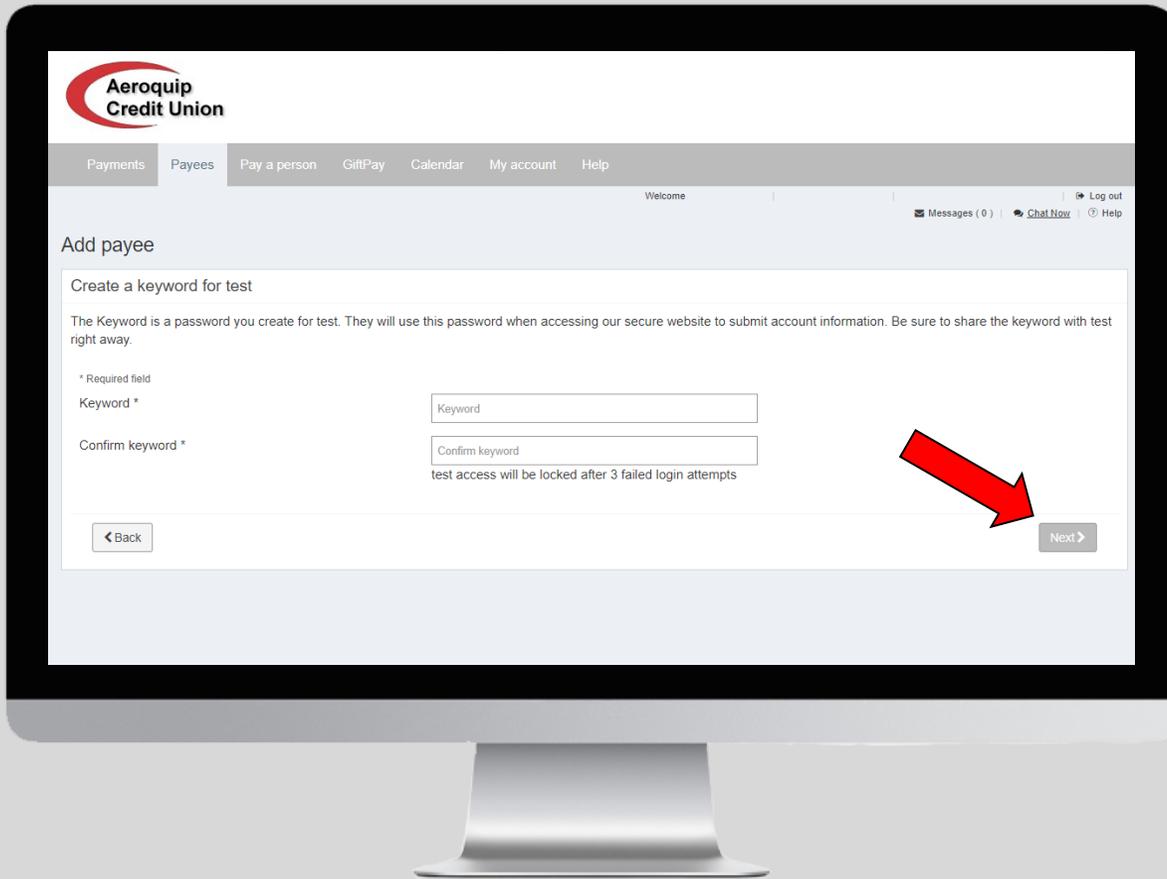Fill in the persons information that you are paying. You will need their first and last name, phone number, account number, nickname, account to pay from and category. Then provide the address of where you want to send the payment to. Then click *Next.*

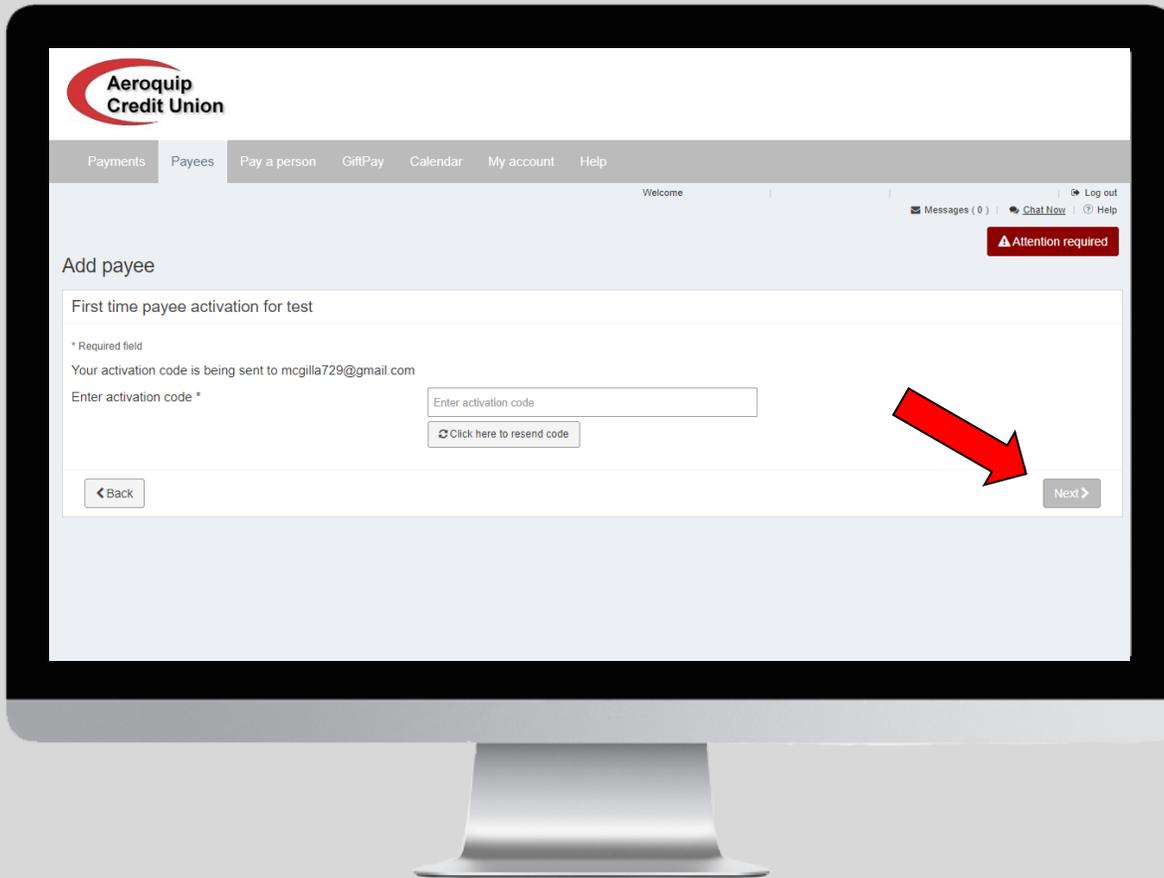How to **Pay a Bill** continued:

Create a keyword for the payee. They will use this password when accessing our secure website to submit information. Share this keyword with the payee right away. Then click on **Next.**

How to *Pay a Bill* continued:

You will then be prompted to enter the activation code. Then click on *Next.*

How to *Pay a Bill* continued:

The person you are trying to pay will receive an email with a link that they will need to open and input the keyword that you created. They will then be prompted to submit their account type, routing number, and account number.
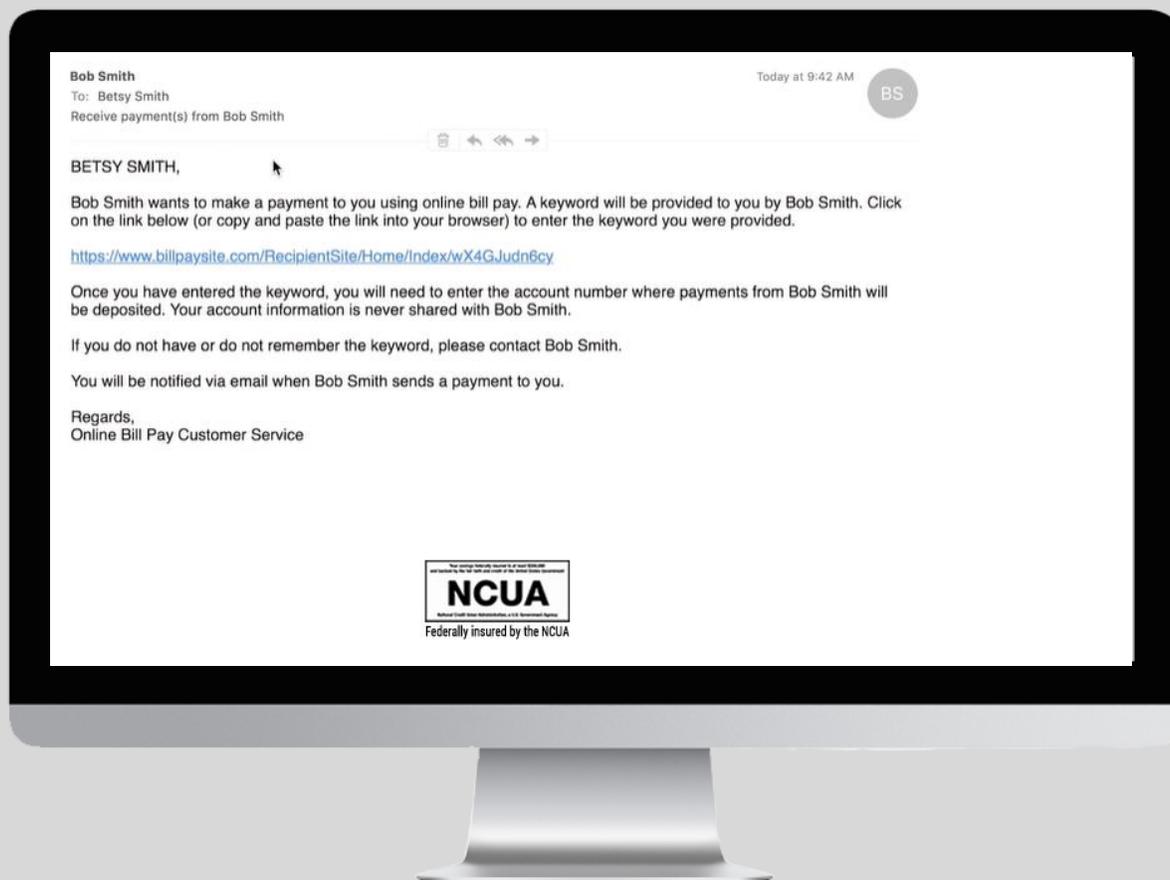
How to *Pay a Bill* continued:

You will be directed back to the *Payments* screen and the company or person you just added will appear here. Choose the account you want to pay from, the amount, the date and click on *$Pay.*
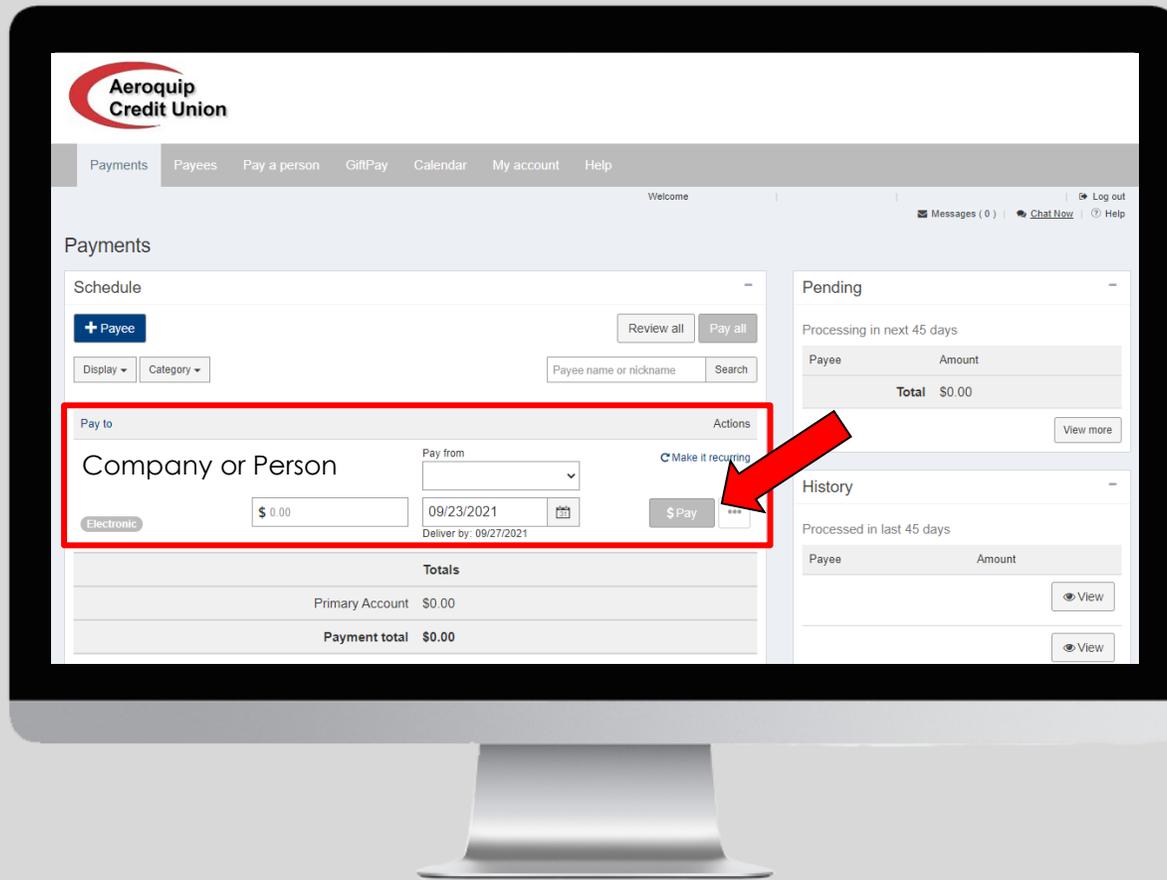
How to *Pay a Bill* continued:

Review that your payment information is correct and click on *Submit* when you are ready to pay your bill.
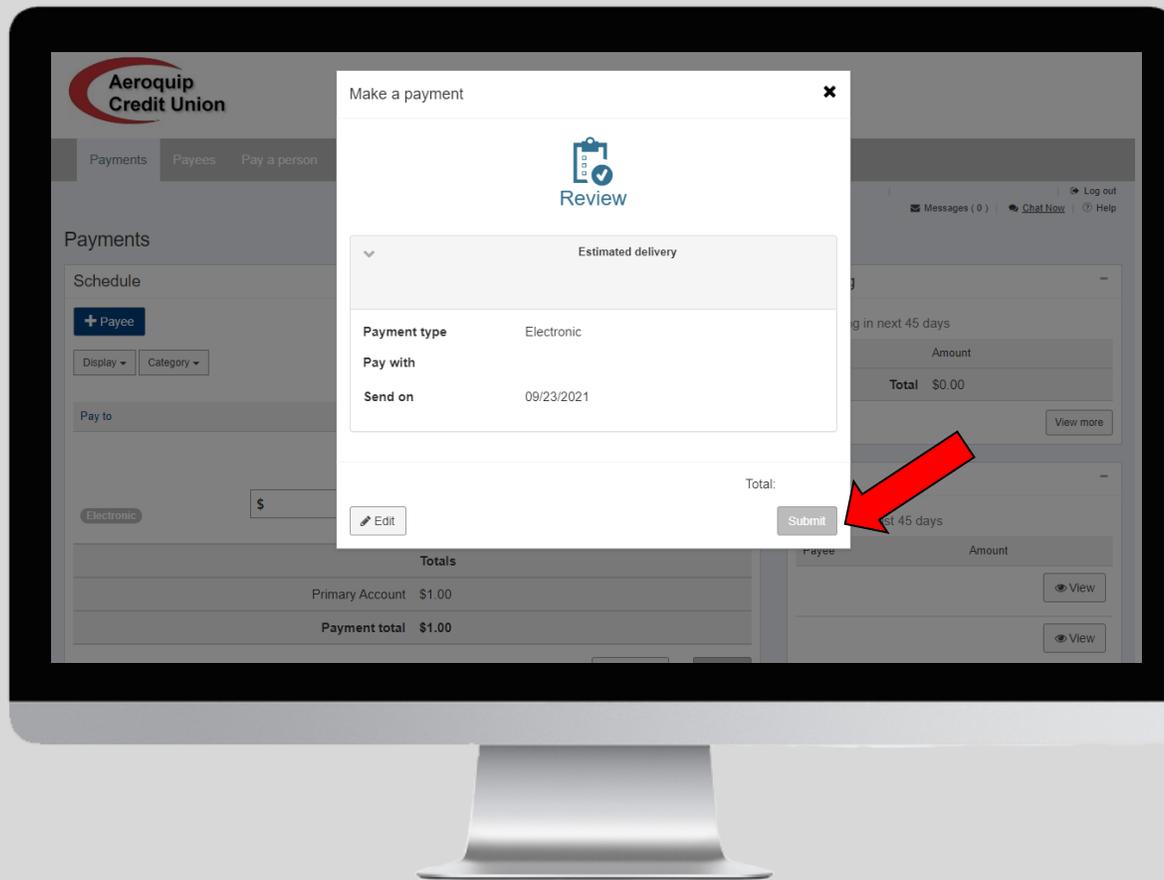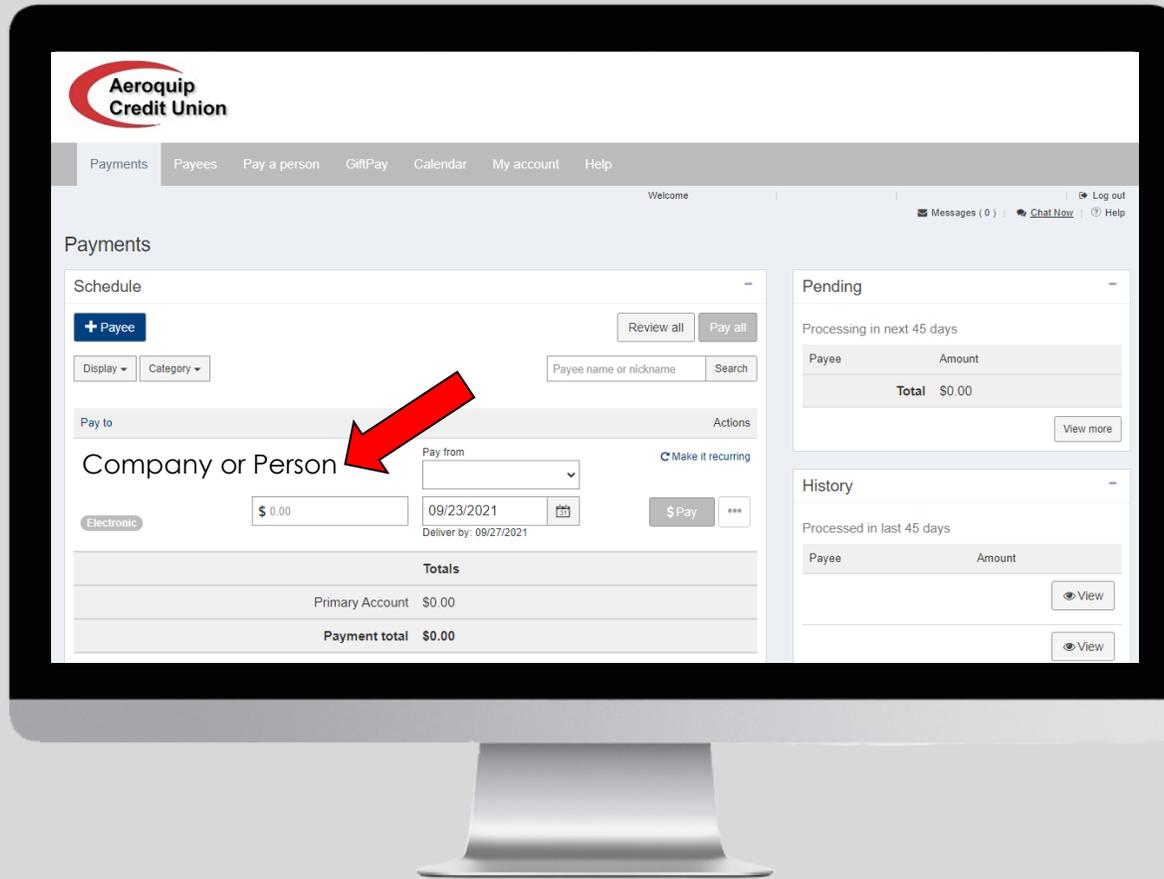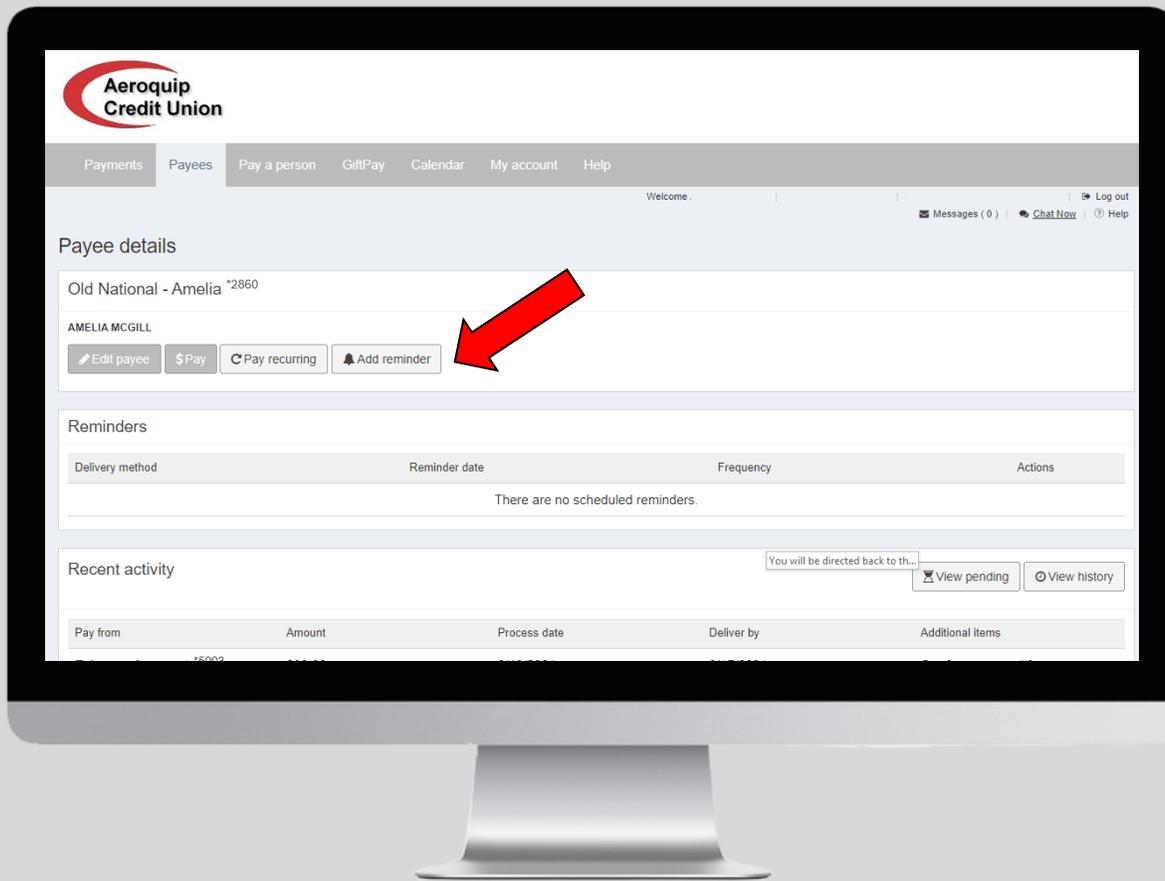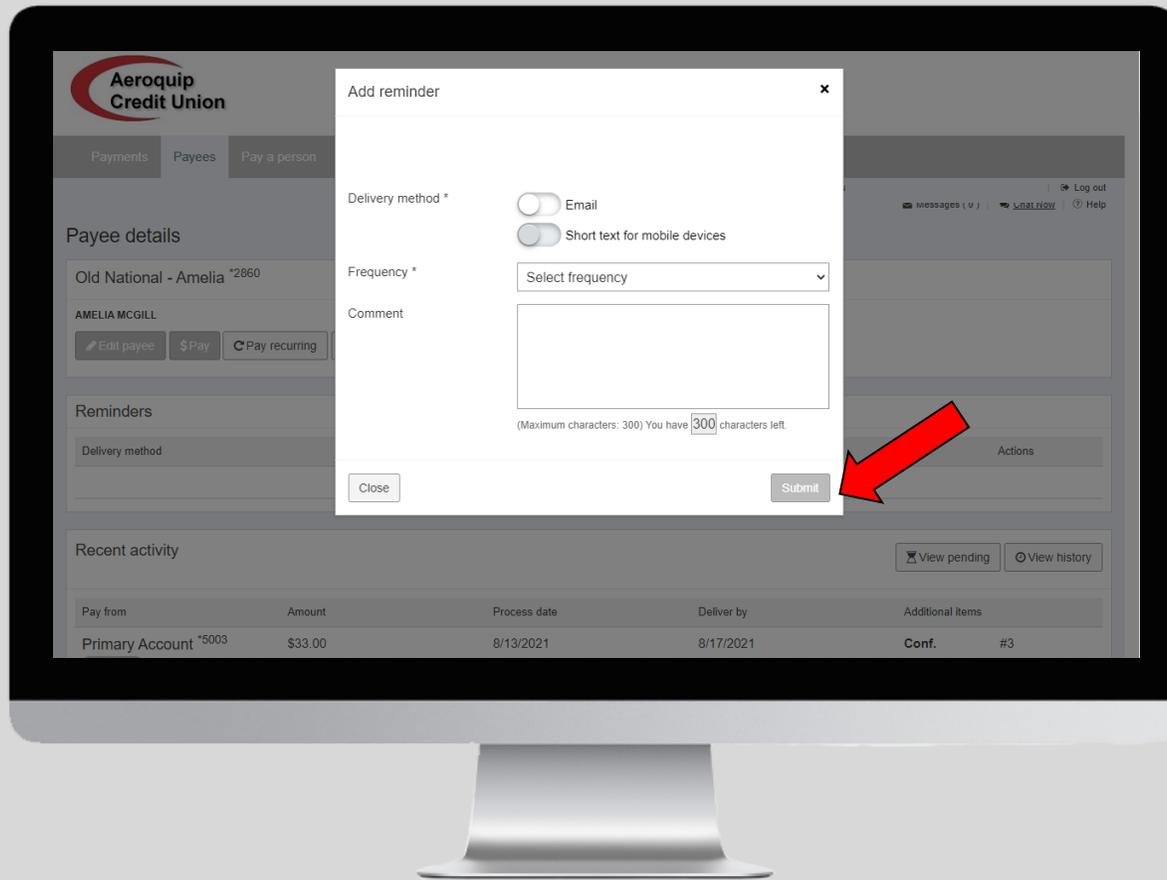
How to *Set up Bill Pay Alerts* continued:
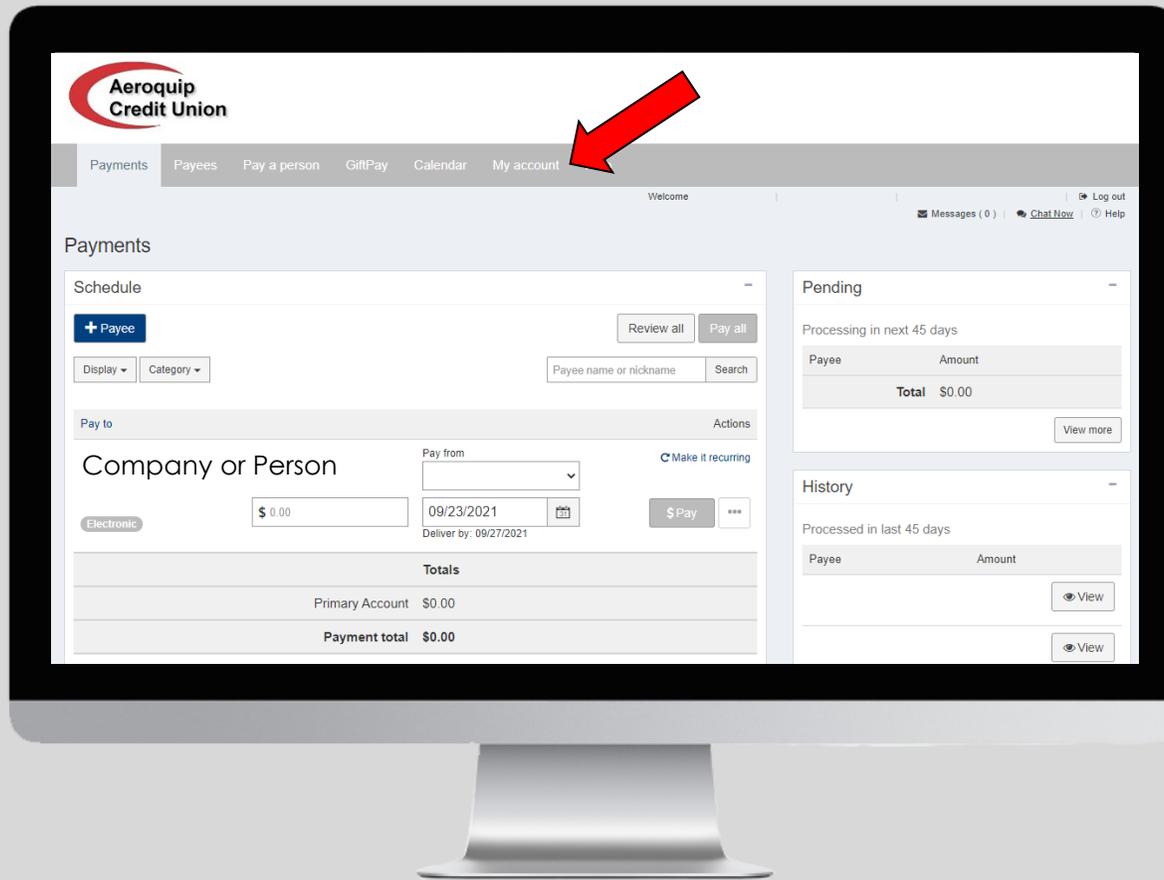
Click on **Add Reminder** at the top of the page.

How to *Set up Bill Pay Alerts* continued:

Here is where your delivery method, the frequency, and any other additional comments. Click *Submit.*

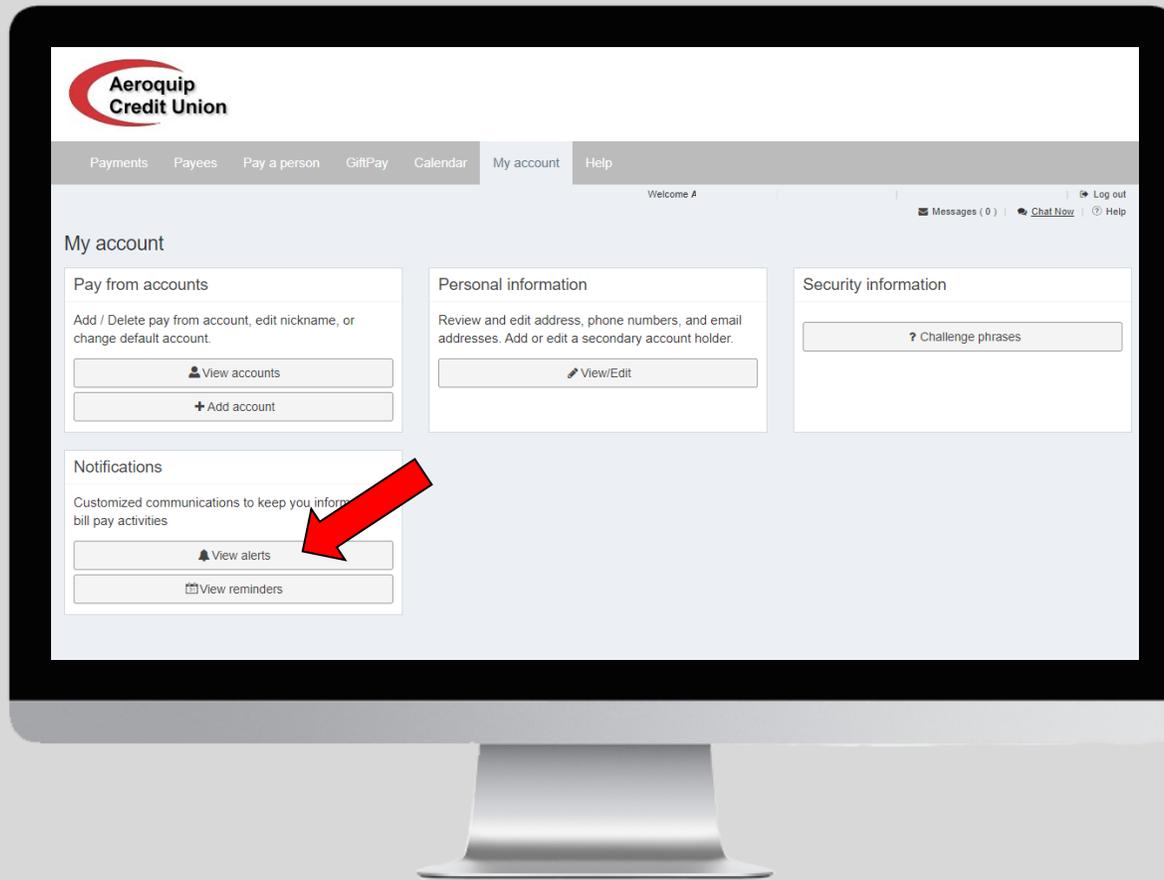# How to *Set up Bill Pay Alerts* continued:

You are then directed back to the *Payments* screen. Click on *My Account* from the top menu bar to continue setting up your alert.
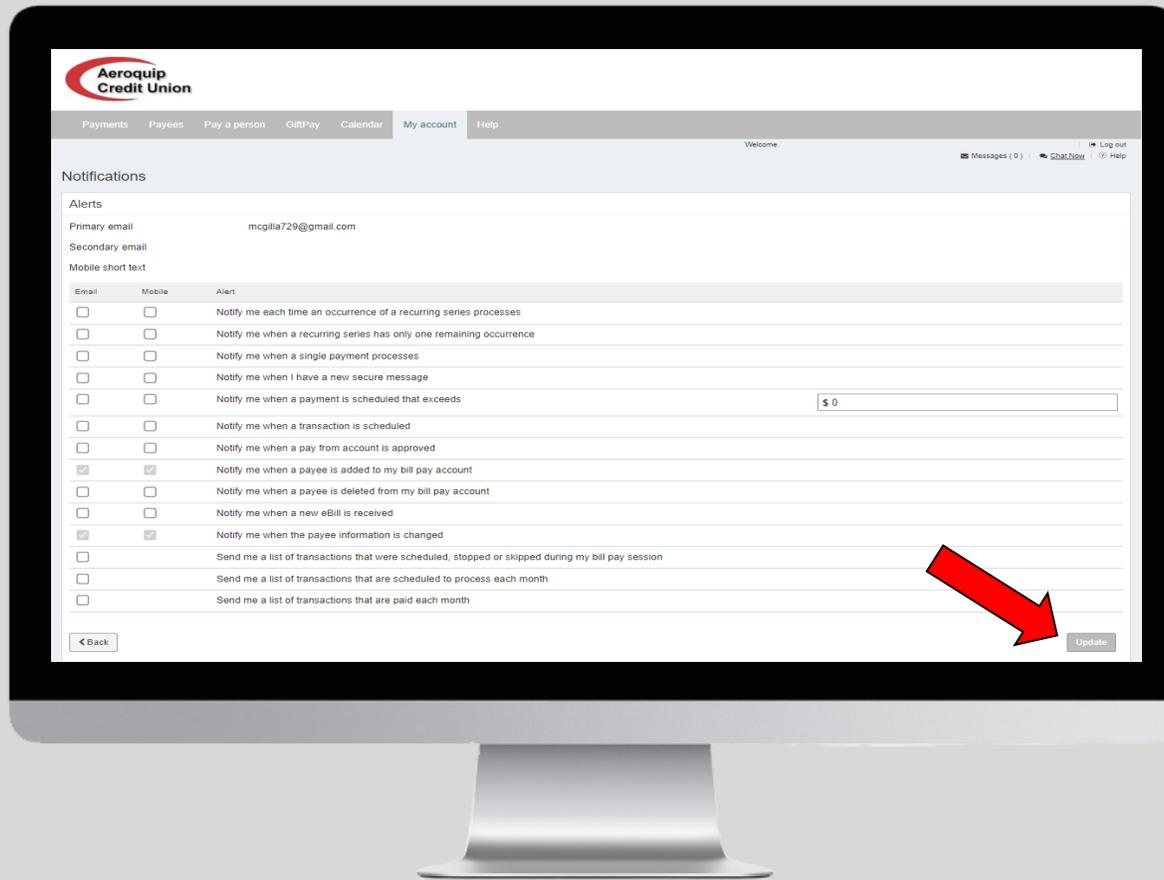
How to *Set up Bill Pay Alerts* continued:

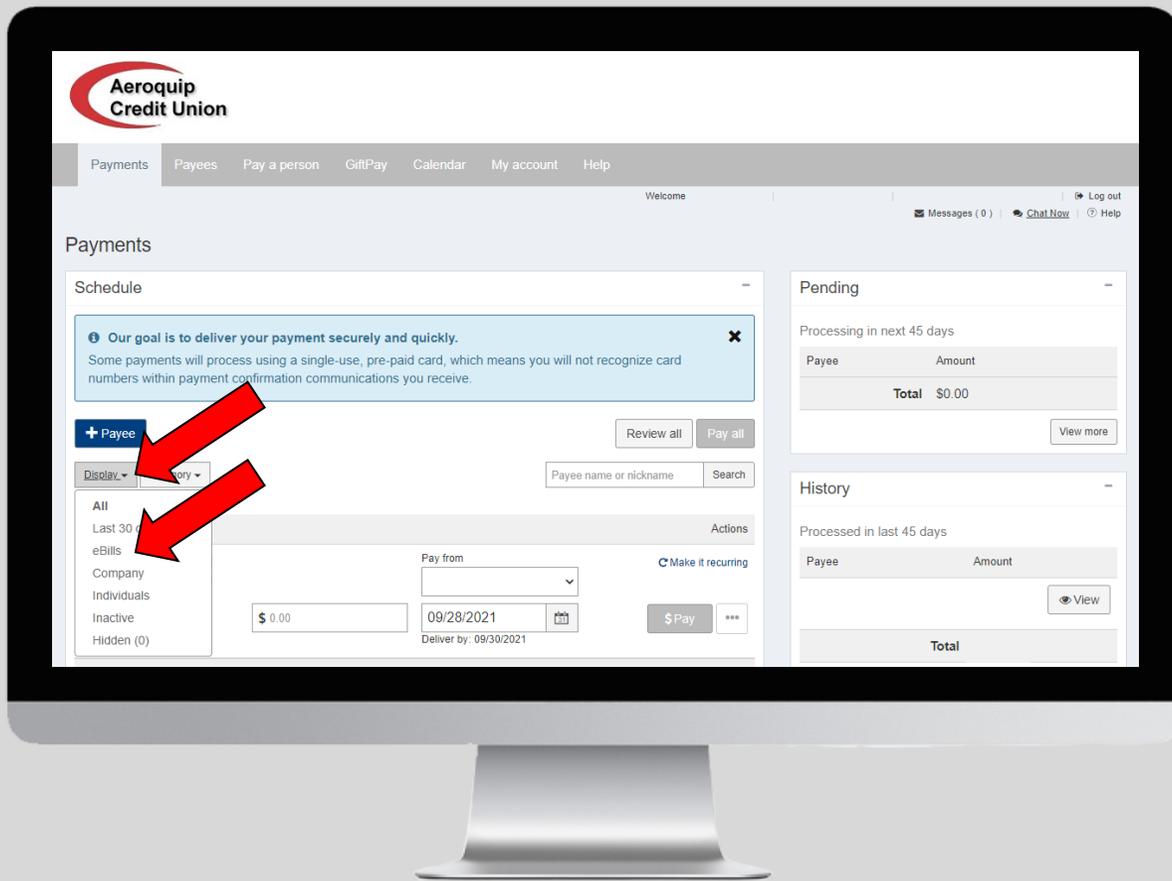From here you can click on View Alerts under Notifications

How to *Set up Bill Pay Alerts* continued:

Click in the box under *Email* and/or *Mobile* for all of the types of alerts you want to be notified on. Then click on *Update.*

How to *Set up* or *View eBill:*

From the **Payments** screen click on the **Display** drop down menu and then click on *eBills.*

How to *Set up* or *View eBill* continued:

You will be directed to this screen where you can **Add a Payee.** If you have a payee here you can then view that *eBill.*