

ONLINE BILL PAYMENT NOW WITH POPMONEY

How secure is my bill payment and personal information?

We use several methods to ensure that your information is secure.

- ▶ SSL — Secure Sockets Layer ensures that your connection and information are secure from outside inspection.
- ▶ Encryption — 128-bit encryption makes your information unreadable as it passes over the internet.
- ▶ Automatic Sign Out — Automatically signs you out of a session if you are inactive. It is best if you sign out immediately after you finish your tasks.

Can I use assistive technology for access?

Yes, we've incorporated several enhancements based on priorities one and two of the World Wide Web Consortium's Web Content Accessibility Guidelines. These enhancements aim to make our BillPay solution more accessible to assistive technology users.

The following features may help you navigate more easily:

- ▶ Skip to Main Content Links — These links allow you to skip the page banner and the redundant navigation links and go directly to the main page content.

- ▶ Link Titles — If a link opens a new window, you are alerted in the link title. Most of the links have descriptive labels, but we provide additional information in the link title if necessary. For this reason, we recommend that you set your screen reader to read the link title attributes.
- ▶ Table Summaries — Whenever information is presented in a table format, we provide a brief description of the contents.
- ▶ Font Sizes — The fonts can be resized without significantly changing the layout of a page.

How do I add additional payment accounts to my BillPay drop down list?

- ▶ Please call your personal banker at your local branch location.

SEND MONEY TO FRIENDS AND FAMILY WITH POPMONEY

Popmoney® is an innovative personal payment service that eliminates the hassles of checks and cash. Popmoney allows you to send and receive money as easily as you send and receive email and text messages. Best of all, you don't need a separate account. Just use your current U.S. checking or savings account.

With Popmoney, you can send and receive money using your financial institution's online banking site. It's that easy!

How it Works

Sending Money

- ▶ To send money, log in to your account by accessing your financial institution's online banking site and look for Popmoney.
- ▶ Send money using the recipient's name and email address, mobile number or checking/savings account information.
- ▶ You will be notified when the transaction is completed.

- ▶ If your recipient's financial institution is part of the Popmoney network, they can complete the transaction from their own financial institution's online banking site. If not, they can go to Popmoney.com to pick up them and direct the funds to their bank account.

Receiving Money

- ▶ You will receive an email or text message telling you someone sent you money.
- ▶ Log in to your financial institution's online banking site and direct the funds to your bank account.
- ▶ Money sent to a specified bank account will be automatically deposited there.

How will the recipient know I sent money using Popmoney?

The recipient will receive a payment notification either by email or a text message depending on how you chose to send the money.

Email address: The recipient will receive an email with instructions on how to direct the payment into their checking or savings account.

Mobile number: The recipient will receive a text message with instructions on how to direct the payment into their checking or savings account. If the recipient doesn't act within three days, they will receive a text message reminder to act on the payment notification. Message and data charges from your telecommunications provider may apply.

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Bank account information (routing and account number): The money will be deposited into the recipient's bank account. You may choose to notify the recipient by sending an email message.

When will the funds be available in the recipient's account?

Funds may be available in the recipient's checking or savings account as early as one business day from the date they accept the funds. The recipient will receive a confirmation email with the date the funds will be in their account.

What type of accounts can I use to send the payment to?

Payment can be directed to a checking, savings or money market account held at a U.S. financial institution.

Do payments expire?

Yes. The recipient has 10 days from the date of the payment notification to provide checking or savings account information. After 10 days, if the funds have not been accepted, the payment expires and the funds are returned to the sender.

Is the Popmoney service secure?

Yes. Popmoney was created with your financial security in mind. Popmoney is built on the industry's leading online money movement platform and utilizes superior risk management and fraud protection services. This is the same online money movement platform used by thousands of financial institutions, including many of the nation's top banks. Terms and conditions apply.

You can also allow other people to send you money using Popmoney.

Getting paid by someone else is just as easy as sending them money. Popmoney is the perfect way to make every person-to-person payment secure and simple.

What are the different ways I can request money from someone?

You can request money from someone using their:

Name and email address: your contact will receive an email with instructions on how to pay the request.

Name and mobile number: a text message will be sent to the recipient on your behalf with instructions on how to pay the request.

When will I receive the funds I request?

The person you requested money from has to sign up with Popmoney, if not registered already.

Once he/she has signed up successfully and pays against the request, you should receive the payment within three business days. The payment will be deposited into the Eligible Transaction Account you selected when sending the request.

SEND MONEY TO FRIENDS AND FAMILY WITH POPMONEY

Do I pay a fee if my request is not paid?

No. A fee will be deducted only if you receive a payment. No fee will be charged if the request is not paid.

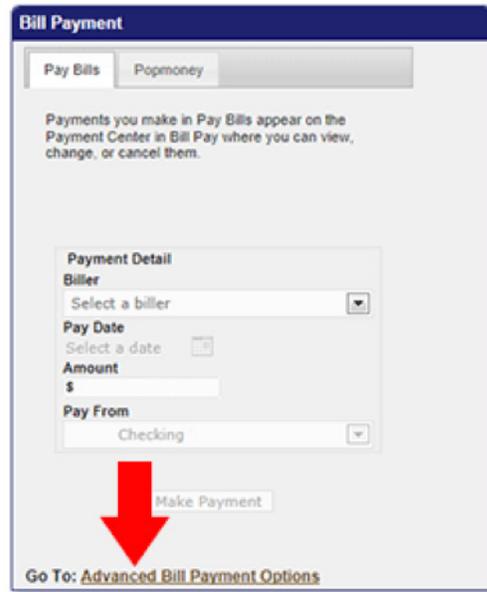
When will funds be available in my account?

Your funds will be available as early as one business day from the date that you provide your Eligible

Transaction Account information. You will receive a confirmation email when the credit is sent to your bank account with the date the funds will be in your account. Please check your financial institution's policy on fund availability.

Current BillPay Customers please read the information below.

Current BillPay Customers — when you log in for the first time and you already have BillPay, click on the advanced Bill Payment Options link on the bottom of the Bill Payment Box. Then accept the terms and conditions. After you have completed these steps BillPay will be fully functional.



The screenshot shows a web interface titled "Bill Payment" with two tabs: "Pay Bills" and "Popmoney". Below the tabs, there is a text box stating: "Payments you make in Pay Bills appear on the Payment Center in Bill Pay where you can view, change, or cancel them." Underneath is a "Payment Detail" section with the following fields: "Bill" (dropdown menu with "Select a biller"), "Pay Date" (dropdown menu with "Select a date"), "Amount" (text input with a dollar sign), and "Pay From" (dropdown menu with "Checking"). A "Make Payment" button is located below these fields. A large red arrow points from the "Make Payment" button down to the text "Go To: [Advanced Bill Payment Options](#)" at the bottom of the interface.