

Montgomery Bank Online Bill Pay and eBill FAQ

How secure is Online Bill Pay?

- Montgomery Bank Online Bill Pay is fully secure. It is recommended by security experts to help protect against check fraud and identity theft.
- We use multiple layers of online security to protect financial and personal information.

How much does it cost?

- Online Bill Pay is FREE. Fees apply to same-day payments, next-day payments and account-to-account transfers within the bill pay system.

Do I have to be enrolled for Internet Banking to use Bill Pay?

- Yes. You must be enrolled for Internet Banking before you can sign up for Bill Pay.

Who can I make payments to?

- You can make payments to virtually anyone using our bill pay system.
- Exceptions include:
 - Tax payments
 - Court ordered payments
 - Payment to payees outside the United States

How fast are payments delivered?

- When you schedule a payment, the payment calendar indicates the earliest available payment date – up to 5 business days, or the next business day for payees that receive electronic payments.
- *Same-day payments* can also be made for payees that accept electronic payments. \$9.95 fee applies.
- *Next-day rush payments* can be made to payees through overnight express shipping of check payments. \$14.95 fee applies.

What kinds of bill payments are available?

- One-time payment - The payment date you specify is the date the payment will be received by the merchant, as well as the date the funds are withdrawn from your account.
- Automatic or recurring payment - Occurs at your specified frequency as many times as you indicate.

What is a recurring payment?

- Recurring payments are automatic payments of the same amount. Customers/members do not have to re-enter a new payment each month.
- Payment reminders can easily be set up to alert the customer/member of upcoming payments.

How far in advance can I schedule a payment?

- Payments can be set up as much as 365 days in advance.
- Recurring payments can be scheduled to occur over any time period in the future, including indefinitely.

Can I cancel or change a scheduled payment?

- Yes you can review, change, or cancel a payment at any time before it is processed.
 - *Payments may be processed up to 5 days in advance of the payment due date entered by the user.*
- The system displays an error message if you attempt to modify a payment after it has been processed.

How do I enroll for Bill Pay?

- It's easy. Just log into Internet Banking, click the Bill Pay tab, and complete the secure enrollment form.
- Once your enrollment is received and processed, you're ready to start using Bill Pay.

What are eBills?

- eBills are regular statements delivered electronically by your Payee/Billers.
- Review and pay bills online in one easy step.
- Email notification reminders help prevent late or missed payments.

Will I still receive a paper bill in the mail with eBills?

- You no longer need to receive a paper bill. However you can print a paper copy of any eBill or check the box to continue receiving a paper statement.
- Your bills, statements, and notices are available online for six months from their arrival date.

How do I know when I have new eBills to pay?

- When you log on to the Payment Center, you'll see the number of new eBills, statements, and notices you've received.
- You'll also receive a reminder email to notify you when eBills are received and payments are due.

When will I receive my eBills each month?

- Most Payees/Billers will use their established billing cycle, so their customers can expect to receive their bill at approximately the same time of the month that they currently receive their paper bill.

How do I get started receiving eBills?

- It's easy. From the bill pay home page, you can choose from a list of Billers that offer eBills – they are indicated with an eBill icon.
- Just click the eBill icon next to the Biller Name, and follow the on screen prompts to sign-up.

What happens if I don't have the funds available?

- If funds are unavailable at the time of the payment, an email will be sent and a \$33 insufficient fund fee will be imposed. A second attempt to collect funds from the account will occur and an email notification will be sent. A second \$33 fee will occur. If the funds are not available after the second attempt, the bill will convert to collection status.