

# **BILL PAY FREQUENTLY ASKED QUESTIONS**

## **1. What is Bill Pay?**

Bill Pay is a free online service which allows you to make payments to anyone, anywhere in the United States from your St. Lawrence FCU sharedraft. Using Bill Pay not only saves you time, by not having to write those checks and making trips to the mailbox, it also saves you money in the cost of stamps and the money you could save in late fees.

## **2. How do I get started with Bill Pay?**

If you are already enrolled in Home Banking and have accepted the terms and conditions for Home Banking, you can select the Bill Pay tab and immediately start setting up bills to be paid from your sharedraft.

1. Log in to your Home Banking account
2. Select the Bill Pay tab at the top of the Home Banking screen
3. Follow the step-by-step instructions
4. Add payees (companies or individuals you would like to pay)
5. Pay your bills

## **3. Can I set up reminders with Bill Pay?**

Yes. St. Lawrence FCU offers a variety of email reminders for any of the Payees you have created within Bill Pay. Reminders can be set to text you or email you for the date and frequency you choose. Personal comments can also be added to each reminder.

## **4. How do I set up reminder with Bill Pay?**

To set up Payee specific alerts in Bill Pay, log into Home Banking, choose the Bill Pay link and select the payee you wish to update. Under the *Reminders* section, simply click on "Add Reminder".

## **5. How do I set up Alerts with Bill Pay?**

Click "My Account" and use the "view alerts" link under the "Bill Pay alerts" section of the page to set the notifications preferences within your Bill Pay account.

## **6. How can I ensure a payment will be processed correctly?**

Make sure you have entered the correct name, address, account number and payee phone number.

## **7. How do I know if the payment is paper or electronic**

Under the account number of each Payee set up in the Payments Tab, the form of payment will be displayed as either "Electronic" or "Check". These payment types are determined by the Payee and how they currently accept payments through Bill Pay.

## **8. Do I need to notify the Payees that I will be using your Bill Pay service?**

No. Once payments are set up the Payee will receive a payment just like they would from you.

## **9. Is there a limit on the number of bills I can pay with Bill Pay?**

No. There is no limit to the number of bills that can be paid with Bill Pay.

## **10. How long does it take to send a payment?**

We recommend scheduling payments 4 days before the due date to allow enough time for the Payees to process and post the payments to your accounts. Payments are sent one of 2 ways to the Payees.

- Electronically - funds are withdrawn from the member's accounts on the payment date.
- Checks - funds for these checks are withdrawn from the member's accounts based on when the Payee processes the payment and a check is generated and mailed to the Payee address provided.

## **11. What if I have a question about a bill payment?**

If you have a question about a payment you made or you believe an error has occurred, you may call 1-855-346-0122. You may also call us at (315) 393-3530 or stop in to any branch for assistance.