

## Bill Pay

**Bill Pay** has all the features you would expect, plus more! Bill Pay allows you to schedule check and electronic payments from one screen, view payments at a glance from a convenient online calendar, pay from multiple accounts, set system email reminders, and more! Plus, Bill Pay is free for all members!

| <b>Features</b>   |
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| All payees are verified before the first payment is made  |
| Schedule, change, or stop single and recurring payments   |
| View payment history  |
| 24/7 access   |
| Customer service toll free number w/ extended hours:<br>Monday-Friday 7:30 a.m. to 11:00 p.m. Eastern Time  |
| On-line chat available<br>Monday-Friday 7:30 a.m. to 11:00 p.m. Eastern Time  |
| Pay all your bills from one screen  |
| Pay from multiple accounts  |
| Email payments (electronically transmit funds to a friend or family member by only knowing their name, contact phone number, and email address)   |
| Transfers (securely transfer funds from FORUM Credit Union to another financial institution electronically)   |
| Payments will be postmarked one day following the designated process date for items submitted prior to the cut-off time of 2:00 p.m. Eastern Time. Bill payment should not be utilized for payments, such as tax payments, in which an exact postmarked date is required, as FORUM Credit Union cannot guarantee the postmarked date of payments. |
| <b>Session emails</b>   |
| Transaction confirmation for my current bill pay session  |
| My Payee list   |
| My Pending Payments   |
| My Payment history for last (x) days (maximum 90)   |
| Miscellaneous reminders and notices   |
| Update email address  |
| Set due date reminders  |
| Set Payment history reminders—per payee   |
| Set Payment history reminders—all payments  |
| Add a second email address  |
| An email is sent to you when a transfer is processed  |
| An email is sent to you when a payment to a person is processed   |
| <b>Security Settings</b>  |
| 128-bit encryption  |
| Challenge prompts for potentially fraudulent actions  |
| Security Key—AntiPhishing Tool  |
| Session expiration when pages are idle longer than the time allowed   |
| Manage categories   |
| Additional Enhanced Security e-Notification settings  |