Direct Payment & Online Banking

Two safe and simple ways that electronic banking can help streamline your life.

Paying bills just got easier!

Have you ever thought when paying your monthly bills, "There must be a better way"? Thanks to advances in electronic banking, there is! Here are two services that can help you spend less time paying bills… and more time doing the things you enjoy most.

■ Direct payment

With Direct Payment, your bills are paid automatically using electronic transfer from your bank account to the company you want to pay. It works much the same as Direct Deposit of your regular income check.

- You contact each of the companies you want to pay automatically and tell them you want to arrange direct payment.
- You authorize the specific payment amount and date.
- Your regular account statement includes reports on the Direct Payment transactions.

✔ **It won't cost you anything,** either. In fact, it will save you time and money in postage, checks, late fees, trips to the post office and more.

✔ **You don't need a computer.** Once you sign up, your payments are transferred automatically on the agreed upon date. The Internet is not involved at all.

✔ **In the event you have a problem**—a rare occurrence—it will be fixed quickly. Importantly, you are protected by Federal laws, and payments you feel were made in error can be stopped or reversed.

■ On-line bill payment

You can pay virtually anyone in the United States that you would normally pay by check using your computer and its connection with your bank account. Once logged-in to the payment center area of your account, you can arrange for automatic Direct Pay (see left) or pay individual bills you have earmarked for payment. Once you've approved the company, amount and date, your payment will go through automatically.

■ Safety and security

Your online banking activities will be protected by some or all of these trusted security measures:

- **User ID and password**—these are unique identifiers known only to you.
- **SSL**—Secure sockets layer is a proven technology that ensures your connection is secure from outside interference. Your browser will say "http(s)" when SSL is active.
- **Encryption**—Makes your information unreadable as it passes over the Internet.
- **Auto-sign out**—If you are inactive during a session for a predetermined time, you are automatically signed out.
- **Multi-factor authentication**—This form of identity verification can provide added security by requiring something you know (password or PIN) and something you have (ATM card, smart card).

To get the most out of Direct Payment and Online Banking, consider using Direct Deposit, too. It's a safe and simple way to make sure your money is available in your account when you need it. Direct deposit can be used for regular paychecks, pensions, tax refunds, social security and much more.

Your life is busy enough already, and there really is a better way. Call your banker today and get started.