



## Frequently Asked Questions

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**Q.** What is a Bill Pay CD?

**A.** A Bill Pay CD is a unique product that gives you the ability to view all of your bill images and payment history on a convenient CD-Rom. With a Bill Pay CD, you will always have your most important financial information at your fingertips, whether you need it now or years from now.

**Q.** How can I benefit from a Bill Pay CD?

**A.** A Bill Pay CD provides a permanent record of your payment history and may be beneficial when preparing your taxes, creating annual budgets, or reviewing your spending.

**Q.** How can I order a Bill Pay CD?

**A.** Login to Online Banking and click on the **"Bill Pay"** tab. Within the Bill Pay tab, click **"Payment Records"**, select the **"Order a CD"** option and follow the instructions.

**Q.** How much history is available on the CD?

**A.** CDs contain Bill Pay information for the previous 12 months.

**Q.** How is the information on the CD displayed?

**A.** The CD structure is very basic and straightforward. It provides multiple sorting options for all of the records contained on the CD. There is also an option to view images of bills presented electronically and notes added to the payments. The following sort options are available:

- Amount Paid
- Check Number
- Date
- Expense Category
- Funding Account
- Payee
- Status
- Total Due

**Q.** After I place an order for a Bill Pay CD, how long does it take for delivery?

**A.** Delivery of each CD typically takes between four to six weeks.



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**Q.** How much does the CD cost and when will I be billed?

**A.** The cost of the CD is \$25.00, plus shipping. Your account will be charged once the CD is shipped.

**Q.** Do I need any special software to use a Bill Pay CD?

**A. PC System Requirements:** This CD is supported on Windows 98/ME/2000/XP only. Viewing the contents requires Microsoft® Internet Explorer 6.0, Firefox® 1.x, or Netscape® 7.x.

**Mac System Requirements:** This CD is supported on Mac® OS X 10.2 or higher only. Viewing the contents requires Safari® 1.2 or higher, Firefox® 1.x, or Camino® 1.x. Note: Safari® 1.2 - 1.3 are only available for OS X 10.3; Safari® 2.0 is only available for OS X 10.4.

**Q.** How do I unlock a Bill Pay CD?

**A.** For security purposes, the information on each CD is encrypted and password protected. After placing an order you will receive a unique key code (via e-mail) to access your personalized CD. If you misplace your key code, you may access it through your Online Banking account under the Bill Pay option or by contacting a bank representative.