

ePay Other Features

You know that ePay lets you pay bills conveniently online, but we bet you didn't know about these other great features!

Guaranteed Pay Date

- Most bills, such as utilities or car payments, can be paid in as little as two business days.
- When you select a valid pay date, we guarantee it. Even if we have to cut a paper check your payment is guaranteed to arrive and post to your account on time, every time.
- We'll even cover up to \$50 in late fees should your payment not arrive on time. (See disclosure for full details.)

Same Day Bill Pay

- Pay a bill the same day it's due!
- Only a small, per-occurrence charge to your account.
- Never get hit with another late charge simply because you forgot about a bill until the last minute.
- Pay with your account – many other same day payment programs require you to use a credit card to make payment. With our Same Day Bill Pay feature, payment comes right from your checking account, saving you money on interest and still avoiding any late fees.

eBill

- Receive your bills directly to one secure location.
- Eliminates logging into many different sites (each with its own username and password) to pay monthly bills or check balances.
- No paper bills to get lost in the mail, misplaced, or stolen from your mailbox.
- According to a recent study, if one in five households paid most of their bills electronically, it would save 151 million pounds of paper, eliminate 8.6 million bags of household garbage, and prevent the production of two million tons of greenhouse gas emissions each year.

eReminders

- eReminders are a great way to help keep tabs on your account.
- eReminders can be set to remind you when a bill is due, past due and when the payment has been taken from your account.
- eReminders are available as email messages and in the ePay online message center.