



ONLINE BANKING BILLPAY HELP

How do I access Online Banking BillPay?

Log on to Online Banking from FPCU's homepage at www.financialpluscu.com. Once you're logged on, click on the BillPay link from the top menu.

What is required to use BillPay?

You must have a checking account at FPCU, an Internet Browser that meets our minimum requirements (a version Internet Explorer 5.5, Firefox 1.5.0 or Netscape Navigator 6.0 browser or higher is required), and Internet access to use the service.

How do I enroll?

It's easy – there are no forms or paperwork to complete. Once you are logged on to Online Banking, click on the BillPay link on the left hand side of the menu. The first time you click on that link, an enrollment screen will be displayed. Just agree to the terms and conditions and you can begin adding payees and making payments immediately.

What does BillPay cost?

BillPay is free.

I've enrolled in BillPay. What do I do now?

You must add payees before you can schedule payments. To add payees, click on the BillPay link on the left hand side menu, then click Manage Payees. When setting up your payees, please make sure that the information is obtained from the most current bill received. This will avoid any processing delays, which are often caused by an old or incorrect account number or an incorrect mailing address. Once you've added one or more payees, click on the Make Payment link on the BillPay sub-menu to schedule payments.

When is my account debited?

Your account is debited around 9:00PM on the scheduled withdrawal date, Sunday through Friday. Payments are processed for you and sent to the payee the following morning (meaning that payments are sent Monday through Saturday mornings). Payments are not sent on Sundays or holidays.

How is my bill payment processed?

After your account has been debited after 9:00PM, the payment information is processed by FPCU and the payment is sent either via paper check or electronically.

How can I see which payments are pending or have been paid?

Click the History link from the BillPay sub-menu. The Payment History tab contains payment history for bills that you have paid (30 days by default, but a longer or shorter period can be chosen). You can click on the Detailed Search tab for more detailed payment history. You can search by payee name, amount or date range. To view pending payments, click on the Pending Payments tab.

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Can I use personal finance software such as Quicken or Money to schedule bill payments?

Currently, all online banking functions, including BillPay, can only be accessed via FPCU's website. We have investigated the possibility of offering access via Quicken or Money, but there are no plans to do so in the near future.

How do I know whether a payment is made electronically or by check?

Click on the BillPay link on the left hand side menu, then click History. The Method column on the History screen will display "Check" for check payments and "Electronic" for electronic payments.

How do I schedule payments?

Once you have set up payees, click on the Make Payments link from the BillPay sub-menu to make your bill payments. To make a one-time payment, click on the Payments tab. If you are making a recurring payment, select the Recurring Payment tab. You can schedule funds to be withdrawn anywhere from the same day or up to a year in advance. However, you must allow enough time for the payment to be received and processed by your payee. FPCU recommends that you schedule your payments a minimum of 5-7 business days in advance of the due date. Depending on the payee, payments may be sent electronically or via U.S. Mail; but even electronic payments need at least 3 business days to be processed. Be aware that some payments which require a coupon or a payment stub may take longer to process by the payee.

What should I do if I have a problem or a question?

The first thing to do is see if the answer to your question is contained in these FAQs. If you still have a problem or question, email us at: General@financialpluscu.com or call us at 1-800-234-5628. For situations of an urgent nature, please contact by phone rather than email.