

FULTON SAVINGS BANK
ONLINE BILL PAY GUIDE

We're proud to announce that on May 16, 2017 we will be launching our newly enhanced Online Bill Pay system, designed to improve your banking experience with us. With our new, free Online Bill Pay system, you'll be able to manage all of your bill payments with ease.

Fulton Savings Bank
Member FDIC
Building Trust for Generations

What You Need to Know

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New Features & Functionality

Step by Step Guide

FAQs

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WHAT YOU NEED TO KNOW

- Your payees and scheduled payments will be converted.
- All payment scheduling will be with a “deliver by” date. You will no longer need to select a “send on” date. Payments will be withdrawn from your account on the deliver by date or when the check clears your account.
- In addition to the payment methods you have been using, the new bill pay system may also send check payments that will clear directly against your account. This will be especially common shortly after the conversion while the new system is learning your behavior but will likely decrease over time.
- You will be able to re-enroll in eBills through a greatly enhanced and simplified process. You may also be automatically enrolled in eBill trials. Any eBill subscriptions you have today will end.
- You will be able to set a default funding account per payee. The default funding account used today will not be converted.
- One year of bill pay history will be converted.
- You will need to allow third party cookies to access bill pay if they are not already enabled on your browser.

CONVERSION TIMELINE

Bill Pay service will be unavailable starting at 2:30 PM May 15, 2017 through 8:00 AM May 17,2017. You will not be able to access any bill pay functionality during this time including scheduling new payments.

On or before May 15, 2017

To ensure on time delivery of payments during the upgrade, all bills due between May 16, 2017 and May 19, 2017 should be scheduled with a send on date of May 15, 2017.

May 15, 2017 – May 16, 2017

Online Bill Pay will be disabled on May 15, 2017 at 2:30 PM as we transition platforms. You will not be able to access or schedule bill payments during this time.

May 17, 2017

Our new Online Bill Pay system will be available to access.

On May 17, 2017, you will be able to log in to our new Online Bill Pay system. While all recurring payments and established payees will transfer to the new system automatically, we recommend the following:

- Confirm your Bill Pay schedule is accurate.
- Verify that your payee information is correct, including name, address and account number.
- Verify that bill payments are being funded by the correct account if you have multiple checking accounts.

NEW FEATURES & FUNCTIONALITY

Payments scheduled by a "Deliver By" date rather than "Send On"

The delivery by date is the guaranteed date the payee will receive payment by. Funds will be withdrawn from your account on the deliver by date or when the check clears your account similar to checks you write today. You will be able to see an image of these checks in your online banking transaction history.

Make Recurring Payments

Flexible scheduling options including new auto payments based on eBill balances

Enhanced eBill Experience

Simpler enrollment process and view supported eBill details directly in the bill pay system

Search Pre-catalogued Vendors

Add a payee with less information required

Set Reminders

Automated eBill or user-defined reminders to an email and within the payment center

Rush payment options

Overnight check payments are available in addition to same day electronic payments

Later cutoff times

Bill payments can be made as late as 10:00 PM and sent same day

Group "like" biller/payees together with the payment center

Alerts and enhanced fraud monitoring to protect you from unauthorized payments

These alerts include:

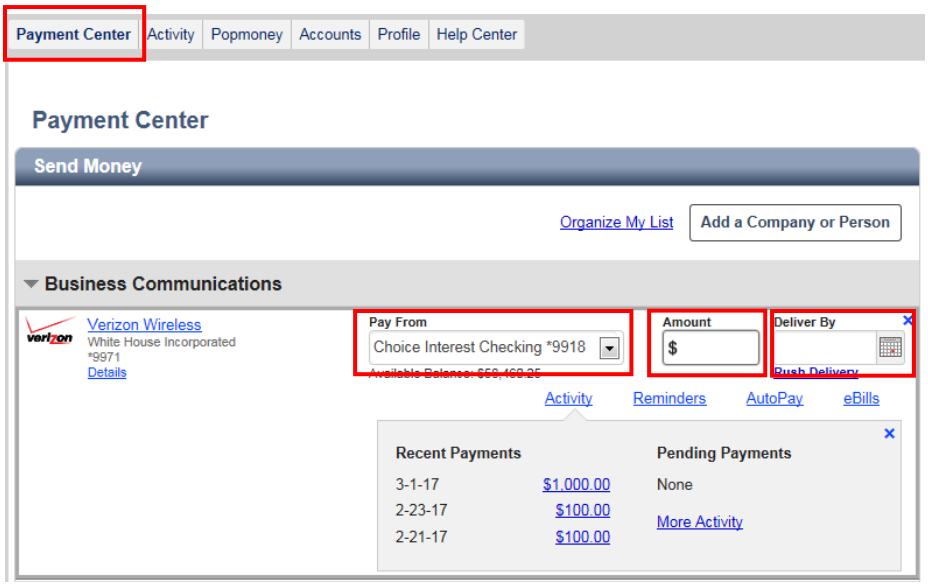
- Recipient Added/Modified
- eBill due
- eBill account changed
- Payment due/past due
- Payment Sent & Posted
- Expedited Payment sent/posted
- Payment failure due to NSF

HOW TO USE ONLINE BILL PAY **(Converted Users)**

Step 1

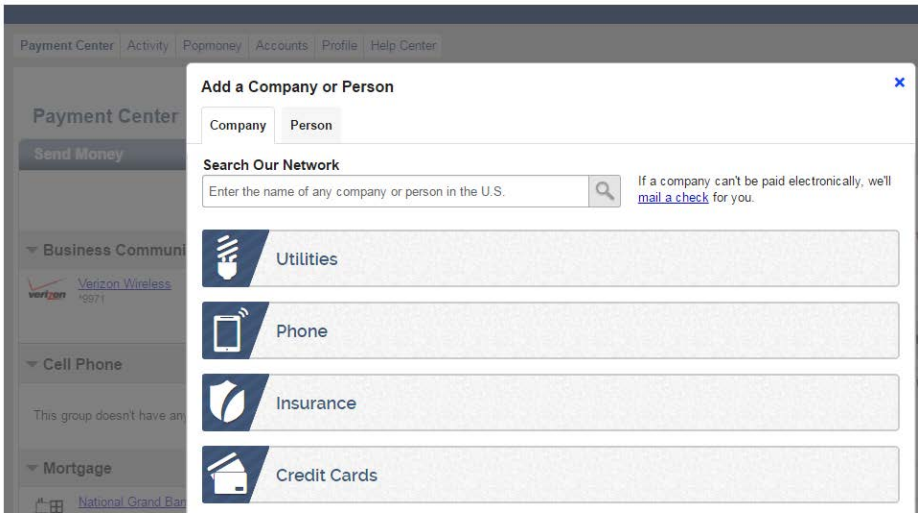
When you land in the payment center you will see your converted payees. To make a payment, select your "pay from" account (your default funding account will not convert). Next, enter in an amount into the amount box. Last, select a deliver by date.

The dynamic calendar will advise you on the soonest available delivery date. If you'd like to add a new payee, select "add a company or person".



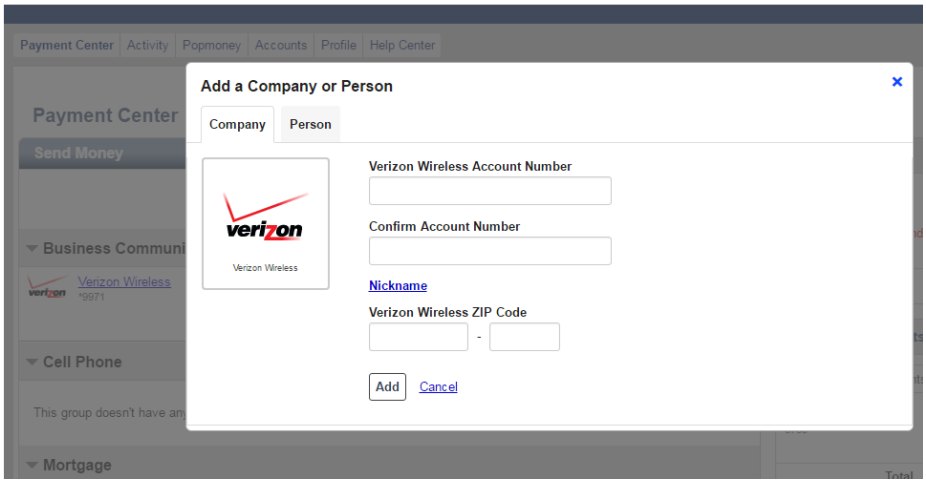
Step 2

If adding a new payee, the "add a company or person" pop up will appear. Enter in the name of company you wish to pay. If you are adding a personal payee, select the person tab. This will allow you to enter in address details for check remittance.



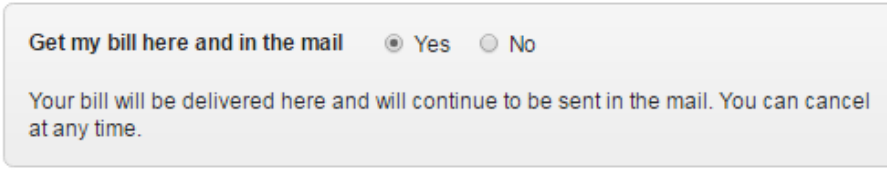
Step 3

Enter in biller information, some payees may require more information than others.



Step 4

If the merchant you are adding is capable of receiving eBills, you will be presented with the option to enroll. You may be offered the opportunity to use eBills on a trial basis, meaning you may receive eBills and your paper statement for a period of time. At the end of your trial period, you will then decide if you would like to continue receiving eBills. You may also be automatically enrolled in eBill trial periods. You will receive an email alert if this occurs.



FAQS

Why am I receiving a message that says Online Bill Pay is not available?

If you receive an error message that says “Bill Pay is not available,” please check to make sure we have the most up to date home phone and/or email address on file. You may verify this information by accessing the “Service Center” tab within Online Banking. If after verifying your information, you continue to receive an error message, please contact Customer Service for assistance.

Why do I have to re-enroll in eBills?

By re-enrolling in our new and improved eBill system, you will have access to new features such as PDF copies of your bill, eBill alerts and new payment options that will allow you to schedule one time and recurring payments based on your eBill each month.

How does the new Online Bill Pay system help to protect my account from fraudulent bill payments?

To help safeguard you against fraud with our enhanced Online Bill Pay, every payment is evaluated to ensure that it is within your normal behavior as well as a within the normal behavior for that biller/payee. If we have any questions regarding any of your payments, the payment may be held for 48 hours while we try to contact you for verification. If we are unable to contact you, the payment may be cancelled.

How can I add a new biller/payee?

Click the “Add a Company or Person” button from within the Payment Center and select the “Company Tab.” You can either search for the company in the “Search” bar, or you can select the company from the list of major biller/payees. When adding a major biller/payee, the biller/payee information has already been identified by the Online Bill Pay system, therefore, all you need to do is enter your account information for that major biller/payee. For smaller businesses or local businesses, the biller/payee information may not be readily available; therefore, you may need to enter more information about the business such as mailing address and phone number.

Why are some payments sent electronically, while others are sent by check?

The method of payment is determined by the biller/payee. Some biller/payees may also set certain dollar limits to what payments are sent electronically and what payments are sent by check. This means that your payment could be sent electronically, and other times, a payment to that same biller/payee could be sent via check. The system will also send more check payments out initially while it establishes your normal behavior.

What information is required to enroll for an eBill?

Often, only the biller/payee name and account number are required, although some do require an additional field for validation, such as ZIP or phone number.

What is the cutoff time for payments?

Typically the cutoff is at 10:00pm. Some billers have a cutoff time prior to 10:00pm. In most cases, an electronic payment due tomorrow can be scheduled up until 10:00pm tonight.

What happens if I don't have enough money in my account?

If you do not have enough money in your account on the "Deliver By" date, the payment will still be sent to the biller/payee and you could receive an insufficient funds charge (as disclosed in our schedule of fees.) We will try to collect payment a second time within 24-48 hours. If at that time you still do not have sufficient funds, a second insufficient funds charge may be assessed. At times, we may work with the biller/payee to try and reverse the payment. If the payment cannot be reversed, we will contact you directly to satisfy your outstanding balance. Your access to Online Bill Pay may also be restricted for payments resulting in insufficient funds.

Are payments guaranteed?

The Service will bear responsibility for any late payment related charges up to $50.00 should a payment post after its Due Date as long as the payment was scheduled in accordance with the following guidelines:

When scheduling Bill Payments, you must select a Scheduled Payment Date that is no later than the actual Due Date reflected on your Biller Statement unless the Due Date falls on a non-Business Day. If the actual Due Date falls on a non-Business Day, you must select a Scheduled Payment Date that is at least one (1) Business Day before the actual Due Date. Scheduled Payment Dates must be prior to any late date or grace period.