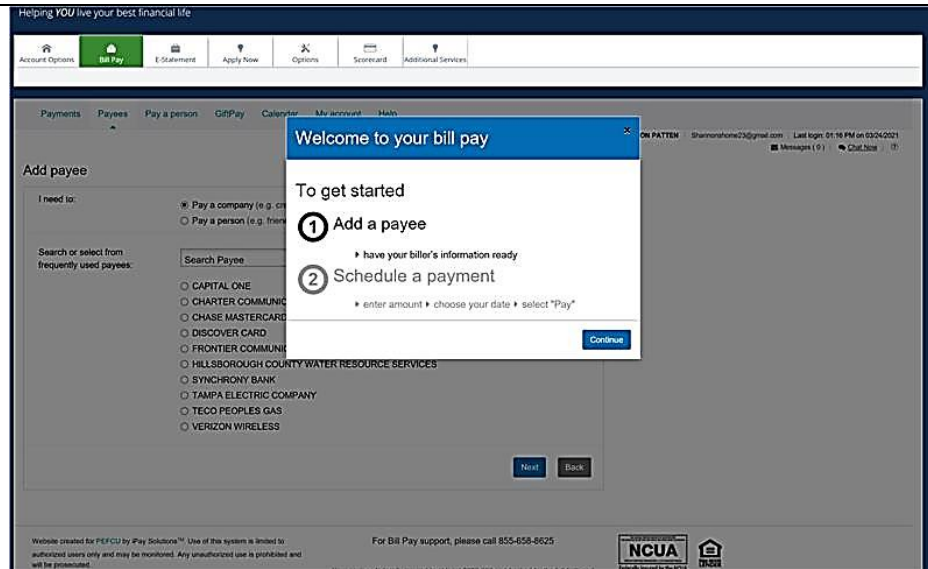
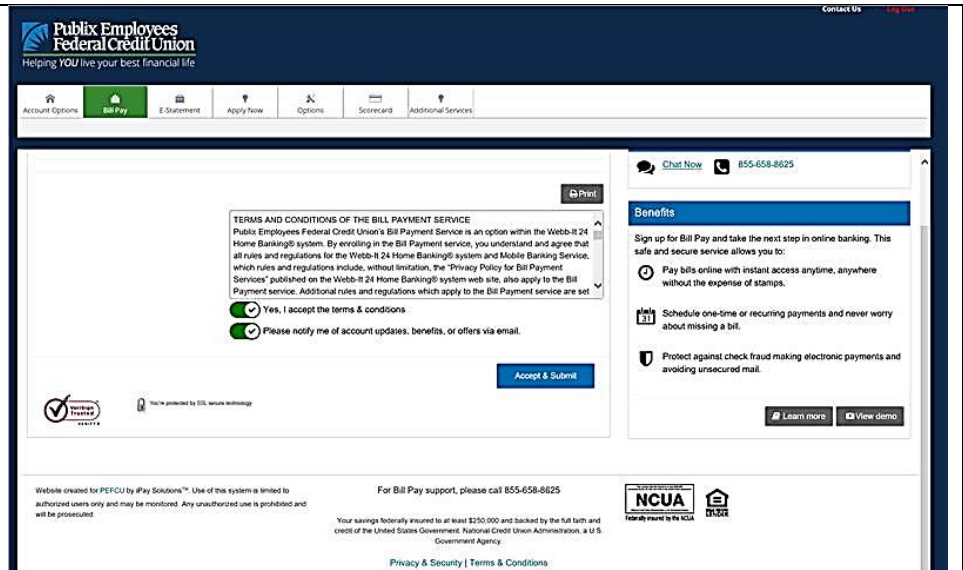


Enrolling in Bill Pay

1. Sign in to online banking at www.PEFCU.com.
2. Select the "Bill Pay" tab.
3. Select "Yes, I accept the terms & conditions."
4. Click "Accept & Submit."



From there, you can start using Bill Pay immediately. You will receive a confirmation email once you're done enrolling in Bill Pay, with [additional instructions](#).

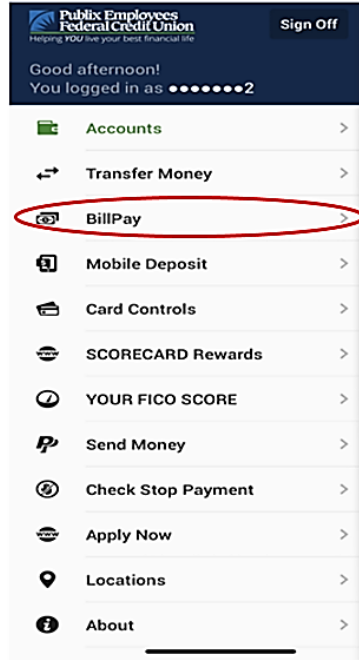
Mobile Banking Bill Pay

The Bill Pay feature on the PEFCU mobile app will allow you to:


- Add and manage payees
- Pay individuals or businesses
- Cancel payments
- Schedule recurring payments
- View bill pay history for up to six (6) months

And you can do all of these from your smart phone! Just log into the PEFCU mobile app and choose “Bill Pay” from the hamburger menu.

Note: If this is your first time using bill pay, you’d have to enroll through online banking before using it on the mobile banking app. See pg. 1 for instructions



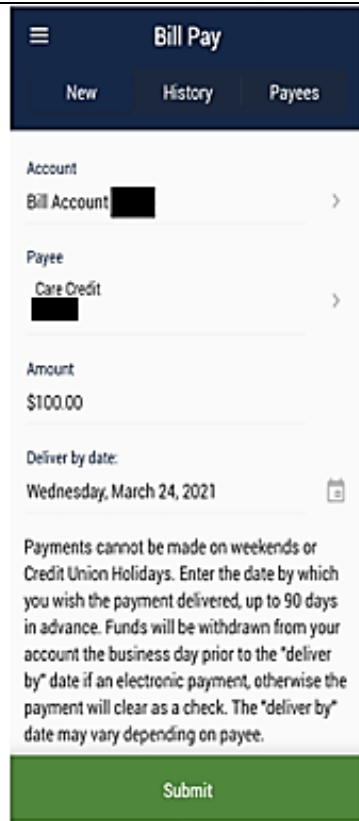
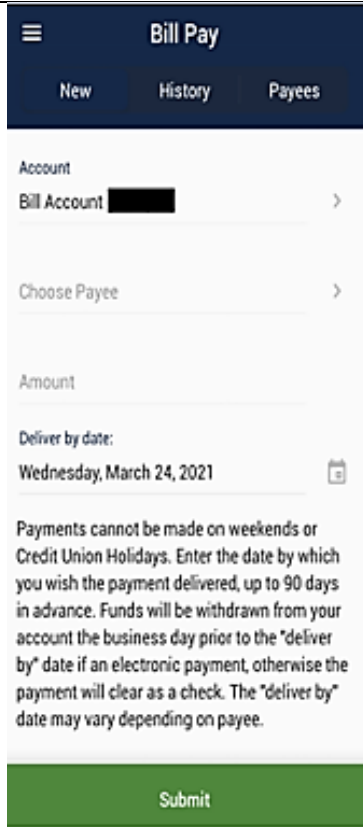
Adding Payees

1. On the Bill Pay page, click on the **Payees** tab.
2. Click  to add a payee.
3. On the “New Payee” window, click on the **Business** tab to add a payee that is a biller. Click on the **Individual** tab to add a payee that is a person (P2P).
4. Once the Payee is added, you will get a confirmation screen and can make a payment under the **New** tab.

Note: All the Payees that have been added can be viewed under the Payees tab.

Paying a Bill

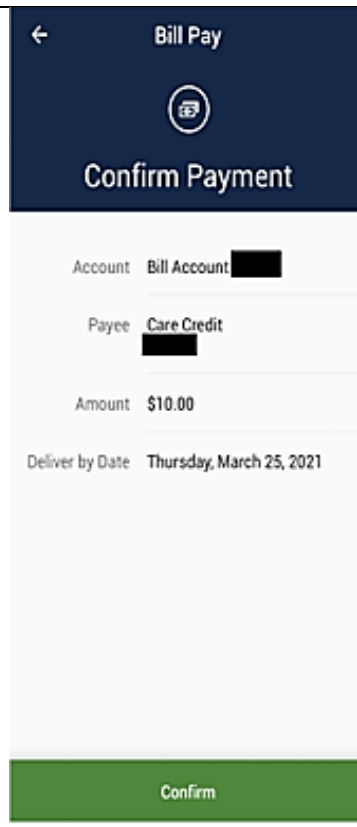
1. The Bill Pay screen on the mobile app defaults to the “**New**” tab. From here, payments can be scheduled to payees that have been set up.
2. The default account will appear under “Account”. This can be changed if there are other ‘pay from’ accounts registered within Bill Pay.



3. Tap “Choose Payee” then select the payee from the list. To add Payees, click on the *Payees* tab.
4. Type the amount to be paid
5. Choose the deliver by date by tapping the calendar and selecting a date.
6. Click SUBMIT.

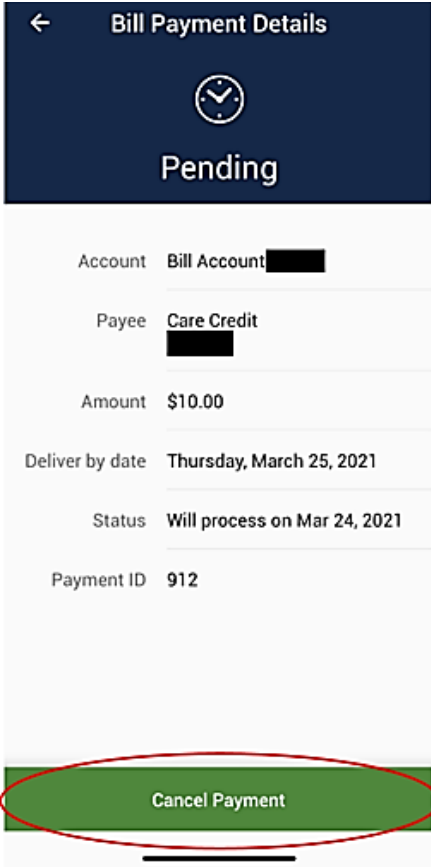
You should see a confirmation screen once transaction is complete.

Note: The History tab stores a history of all bill pay payments made in the past six months and any scheduled payments for the next 30 days. A member can also cancel a payment that has been scheduled if it has not paid yet.

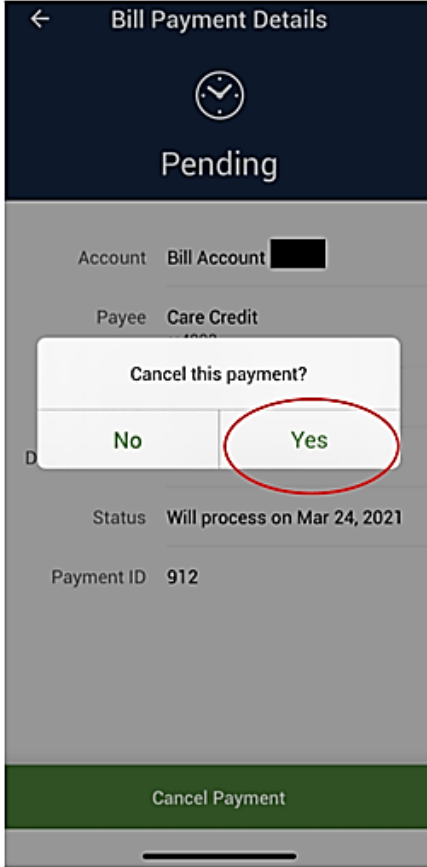


Canceling a Payment

1. Under the History tab, click on the pending payment



2. Click "Cancel Payment" at the bottom and confirm you want to cancel by clicking, yes.



3. The canceled payment will appear under the history tab as canceled.

