

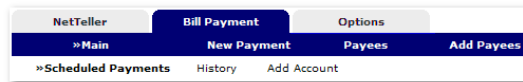
Bill Payment Guide

**Bank
of
Advance**

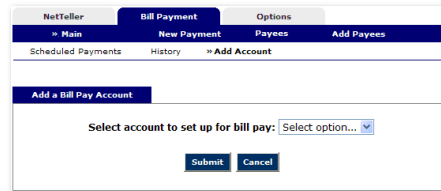
www.bankofadvance.com

Account Access

Log in to Internet Banking and select the Bill Pay tab.



Adding Accounts



Select **Add Account** from the Bill Pay sub-menu, choose the account you want to add to Bill Pay and click **Submit**.

You must review and agree to the terms for Bill Pay to set up the account.

Payees

There are two types of Payees – **Company** and **Individual**.

Company payees receive their payments electronically, while **Individual** payees receive their payments in the form of a check.

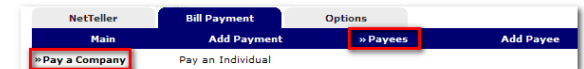
Payment Funding

Funds for payments made to Electronic (Company) payees will debit your account on the payment date.

Funds for payments made to Check (Individual) payees will debit your account when the check clears.

Adding Electronic Payees

Select **Add Payee > Pay a Company** to add a new electronic payee.



Fill in the payee fields and click Search. If the Company you entered is available as an Electronic Payee a link with Payee Type Electronic displays.

A screenshot of the 'Bill Payment - Add Payee' form. The form has a title bar 'Bill Payment - Add Payee' and a question mark icon. It contains several required fields: 'Payee Name *', 'Payee Account Number *', 'Address Line 1 *', 'Address Line 2', 'City *', 'State *' (a dropdown menu), and 'Payee Zip Code *'. A note at the bottom states '* indicates a required field'. There are 'Search' and 'Cancel' buttons at the bottom right.

If the payee is not available as electronic, select the Add Check Payee button at the bottom of the page.

Add Check Payee

Adding Check Payees

To add a payee without searching for available electronic payees, select **Add Payee > Pay an Individual**.

A screenshot of the 'Add Check Payee' form. The form contains several fields: 'Payee Name', 'Payee Type' (with a dropdown menu set to 'Check'), 'Payee Alias', 'Account Number', 'Address Line 1', 'Address Line 2', 'City', 'State' (a dropdown menu), 'Zip Code', and 'Phone Number'.

Adding Payments

Quick Payment

Quick Payment allows you to add up to 10 one-time payments on the same screen.

Payments can be added in one of two ways: **Quick Payment** and **Recurring Payment**

<input type="checkbox"/> CABLE	<input type="checkbox"/> CAR LOAN	<input type="checkbox"/> CELL PHONE
<input type="checkbox"/> CREDIT CARD	<input type="checkbox"/> GYM MEMBERSHIP	<input type="checkbox"/> LAWN SERVICE
<input type="checkbox"/> MORTGAGE COMPANY		

Payee:	Amount:	Pay On:	Pay From:	Memo:
CELL PHONE	.	04/22/2008	Checking	
MORTGAGE COMPANY	.	04/22/2008	Checking	

Add Payment

Use Add Payment for payments that happen on a regularly scheduled basis.

Pay from account:	Checking
Payee:	Select option...
Amount:	. []
Memo:	
Alert when payment is processed:	<input type="checkbox"/>
Frequency:	One-Time
Payment Date:	04/22/2008
Payment Description:	

Viewing History

Select **Main > History** under the Bill Payment Tab.

Payees	All
From:	3/01/2008
To:	3/31/2008
Begin Amount:	\$ []
End Amount:	\$ []
Sort By:	Date
Then By:	
Then By:	
Sort Order:	<input type="radio"/> Ascending <input checked="" type="radio"/> Descending

Bill Payment history is available for 19 months.

Expedited Payments

Need to send a payment overnight? BillPay now offers Expedited Payments. The recipient will receive payment by check via FedEx Priority Overnight Delivery if issued by 5:00 p.m. the previous day.

The amount of the payment plus the Expedited Payment fee of \$19.95 will be withdrawn from your account. Avoid late fees and penalties by taking advantage of Expedited Payments.

To access Expedited Payments click on the BillPay tab and choose New Payment. You will see Expedited Payment as one of the choices.

Helpful Hints

Your monitor's resolution needs to be at least 800 X 600. Go to My Computer, Control Panel, Display, and Settings. The required browser encryption level is 128 bit.

If you receive a message that says "cookies are invalid or disabled", go to **Internet Options, Security, Trusted Sites, Apply**. Make sure cookies are enabled. If that does not help, access our website by typing **www.bankofadvance.com** in the address line instead of accessing the site from your Bookmarked sections.

Helpful Hints cont.

Transfer cut off time for today's posting is 5:00 p.m. Transfers scheduled for non-processing days will take place the next processing day.

When you view account transactions, today's transactions appear, but are not viewable until the after processing occurs, which is normally by 6:00 pm.

Passwords expire in 180 days. A warning will appear 30 days before the expiration date.

Transaction History is retained 30 days.

In order to keep your online account active, you must log in once every 6 months, or your account will go dormant. It will remain dormant for 30 days, then close. Closure of your online account will include cancellation of BillPay Service, deletion of scheduled BillPay payments and scheduled transfers.

Statements are retained for 93 days. You can only view statements that are created after you sign up for Online Banking. When viewing a statement, closing the window with an X will close the window to the site. You should use the back button. Statements over 20 pages will be broken into 2 files for faster viewing.