

online bill pay

quick, easy and hassle-free



GARDINER
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Where Your Money Has a ✓oice

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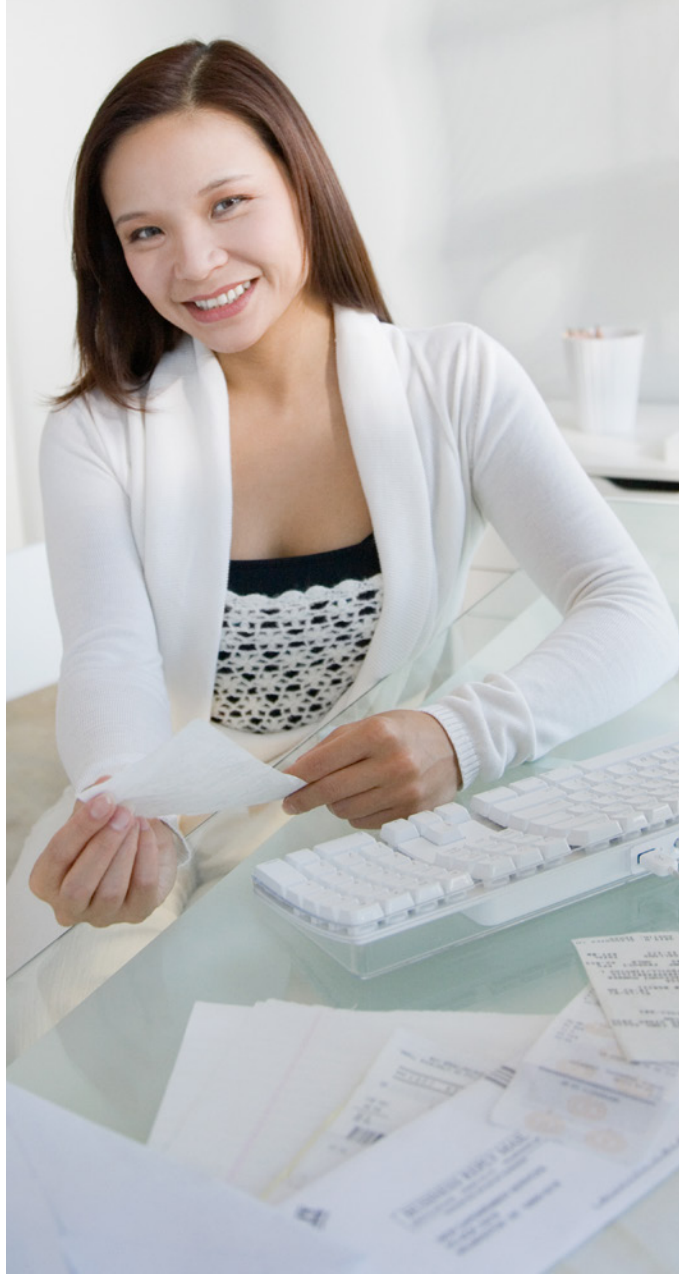
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Rev. 4/16



what is online bill pay?

Online bill pay is a convenient way for you to pay all your bills from one secure website. Just imagine no more handwritten checks, envelopes, or stamps. It's as simple as visiting our website, logging into your bill pay account, and paying your bills at your convenience.

Important: you must have a checking account and be enrolled in home banking to pay your bills online.

how it works

1. Add a payee

Setting up a payee is hassle-free!

- Go to the Payee menu and select **Add a Payee**.
- Choose what type of payee you are adding, such as a bill, person, charity, or gift.
- Add the payee information and click **Next**.
- Review for accuracy, then click **Submit**.

You have successfully added a payee!
Now, you are ready to make a payment.

2. Make a payment

Paying a bill is so easy!

- Go to the Payments menu and select your type of payment—such as a single payment.
- Select your payee.
- Enter the payment amount and process date, then click **Next**.
- Review for accuracy, then click **Submit**.

You have successfully made a payment!

why should I use online bill pay?

security

Online bill pay through your credit union is ten times safer than mailing checks.

ease

Our bill pay is simple to understand and even easier to navigate.

time

Pay all of your bills in minutes instead of hours.

convenience

No more stamps, envelopes, and trips to the post office.

trust

Online bill pay reduces the risk of human error and late payments.

