

Announcing...

The Easiest Way to Pay Your Bill

Our new online bill pay option saves you time and gives you more flexibility in how you pay your bill.

If you have an Internet connection and an e-mail address, you can now pay your bill online. It's fast, it's easy, and you no longer have to write a check each month or find a stamp when it's time to send in your payment.

How It Works

We have partnered with **Xpress Bill Pay**, the premier provider for online bill payment.

When you sign up for online bill payment you get a unique password that you use to access your personal account at www.XpressBillPay.com. Every month we'll send you a reminder e-mail to let you know when your bill is online.

Then, just log in through your Web browser and view your bill, which will look like the paper statement you're familiar with. Select a payment type — credit card, debit card, or electronic funds transfer — enter the information, and you're done!

It's that easy, and it only takes you a few minutes each month.

We're offering this service at the request of customers like you. Sign up today and see why so many people consider this the best way to pay their bills.

Online Bill Payment Facts

- It's free to sign up for online bill payment at www.XpressBillPay.com.
- You can pay your bills with a credit or debit card, or you can transfer funds directly from your checking account.



- You can pay your bill from anywhere, as long as you have access to the Internet through a Web browser. No need to worry about late payments if you're out of town when your bill is due.
- After you complete the transaction, you can receive an e-mail receipt to confirm that the payment went through.
- You can view up to a year's history of your account online, so you can compare your current bill to a year ago.
- If you'd like, you can select the auto-pay option and your bill will be paid automatically each month.

What To Do Next

If you're ready to get started with the convenience of online bill payment, here's what to do:

- 1) Go to www.xpressbillpay.com. We have partnered with Xpress Bill Pay to provide you with online bill payment service.
- 2) Click on "New to Xpress Bill Pay" and complete the short registration form including email address and password.
- 3) After you login, click on "Add New eBills" and follow the instructions to add your bill.
- 4) Once your bill is added to your account, you can view and pay your bill online, or setup a recurring auto payment schedule.

Xpress Bill Pay[™]
Innovative Internet Payment Systems