

## **Bill Pay**

### Frequently Asked Questions

#### **Do I have to be an FNBT.COM BANK Online Banking User to have Bill Pay?**

*Yes, you must be a current FNBT.COM Online Banking user because you will access Bill Pay via your account.*

#### **Do I require another password for Bill Pay?**

*No, because you are accessing Bill Pay through Online Banking no other password is needed. Once you are securely signed into Online Banking, you can go directly into your bill pay site from your account inquiry screen.*

#### **Is there a fee for Bill Pay? How is it calculated?**

*Bill Pay can be FREE if you meet the following criteria:*

*Pay at least (4) bills during the month. Otherwise, the accessed fee is \$6.95 a month.*

#### **Can I use more than one account to pay bills from and if so, will I be charged for it as well?**

*You may register other FNBT.COM checking accounts once you have set up your primary checking account. There are **no** additional charges for other checking accounts registered in addition to your primary checking account. Only checking accounts can be set up for Bill Pay. Savings accounts are not permitted.*

#### **Is there a payment processing cutoff?**

*Yes, the cut off time is 2:00 pm CST Monday through Friday (with exception of holidays where time changes may occur) for same day processing of transactions.*

#### **Can I cancel at anytime?**

*Yes, you may cancel via email ([billpay@fnbt.com](mailto:billpay@fnbt.com)) or phone 796-2000 x2408 or x2409. Your billing will be calculated on the month's usage and criteria met.*

#### **Do you offer Bill Pay user support?**

*Yes, you have two fold supports with Bill Pay. We offer online chat, which works like instant messenger allowing you to talk to someone immediately via the internet and we also support through our toll free number listed at the bottom of each Bill Pay page. Our Bill Pay support staff is available to you from 6:30 am to 10:30 pm CST everyday (subject to time changes during holidays)*

#### **Can I categorize my bills to make it easier for viewing?**

*Absolutely, you can create any categories you would like and then load each bill right into that category.*

#### **Can I use Bill Pay to transfer money to my account at another bank?**

*Yes, you may easily transfer funds from bank to bank. Typical arrival time for this type transaction is 2 to 3 days.*

#### **Can I set up Bill Pay to pay individuals like my lawn service and babysitter for example?**

*Yes, you will need to know their bank routing and account information along with a contact phone number. Typically their account will be credited within 3 days. This is also a great tool for Small businesses who want to offer Direct Deposit for their payroll needs.*

#### **Can I access Bill Pay anytime of the day or night?**

*Bill Pay is available 24 hours a day-7 days a week. It is ready when you are!*

#### **Do I have the ability to schedule my bills for specific days if I enter them in all at the same time?**

*Yes, you may enter all of your bills at one time, and then schedule them as needed. You can print a monthly calendar showing you what is scheduled and when payment is to be made.*