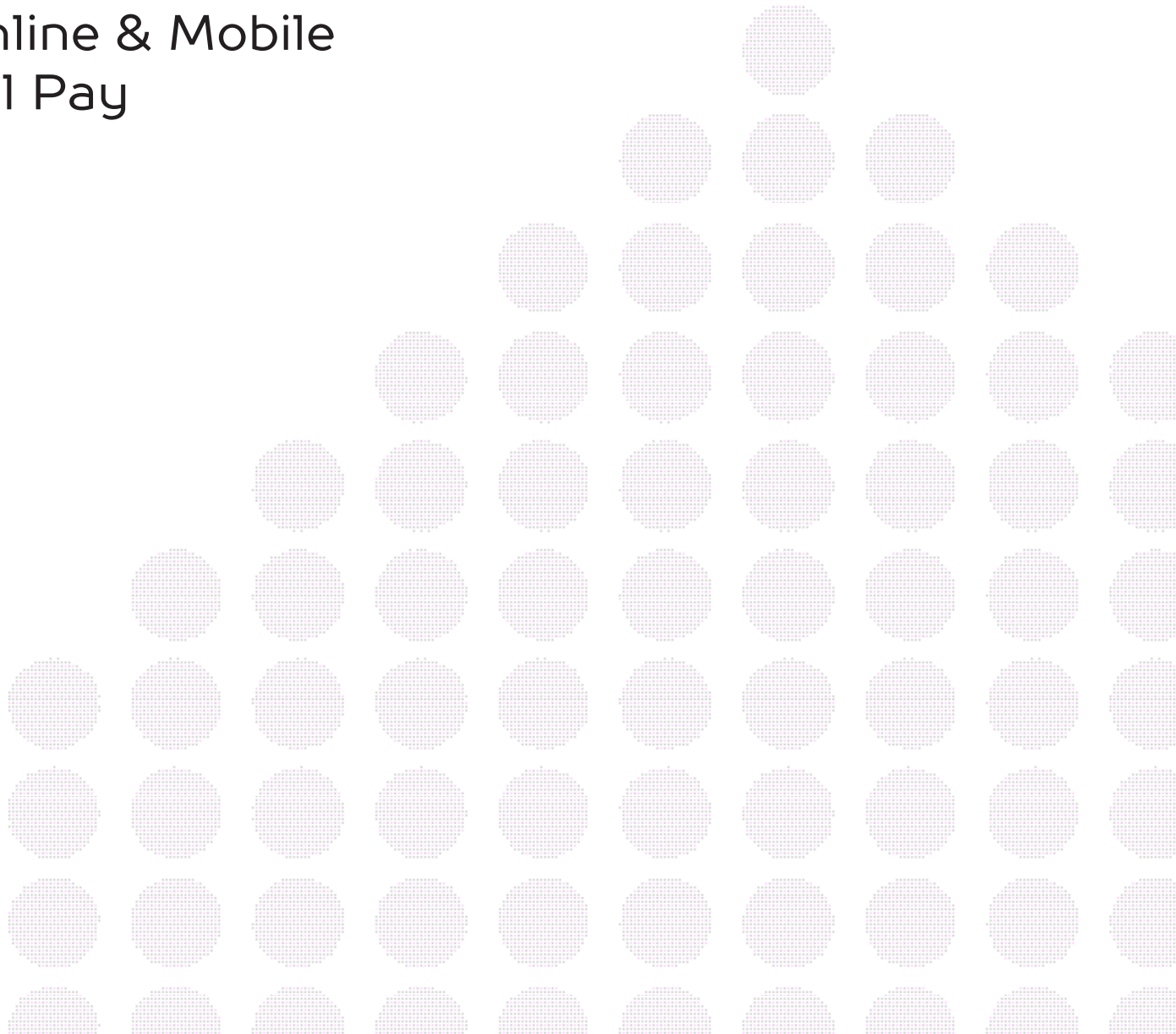




Reading
Cooperative
Bank | *For you. By you.*

Your Guide to Online & Mobile Bill Pay



Here are some insights that will help you manage your bills and payments online:

Payment & Scheduling

- Payments are not deducted from your account until the payment is made.
 - For electronic payments, funds are withdrawn on the day you set as “Deliver By” .
 - For payments made by check, the funds aren’t withdrawn until the check is presented to us for payment.
- Adding payees is easy. Add most major companies with just an account number and zip code.
- Set reminders, schedule payments ahead, and set up recurring payments.
- Pay bills that are due the following day up until 4 pm on the day prior.
- Group “like” bills together (e.g. utilities, credit cards, insurance).
- Edit or cancel scheduled payments before they are made.
- Send a payment by check to an individual.

Paying and Receiving eBills

- More than 575 eBill Payees are available.
- Have PDF copies of bills delivered right into Online Bill Pay.
- Schedule one-time, recurring, or automatic payments based on your eBill.
- Receive email alerts when a bill is due or when a payment has been made.

Security

- Payment Monitoring
 - Every payment is evaluated to ensure that it is within your normal behavior as well as a within the normal behavior for that biller/payee. If we have a concern regarding a payment, it may be held for 48 hours while we try to contact you for verification. If we are unable to contact you, the payment may be canceled.
- Alerts and enhanced fraud monitoring to protect you from unauthorized payments.

Thanks for being a great customer!

We appreciate your loyalty and your patience while we make your banking experience with us even better. We look forward to your feedback and any suggestions you have for future enhancements.

If you have any questions, please email banking@readingcoop.com, call **(781) 942-5000**, or visit a Banking Specialist at any RCB branch.