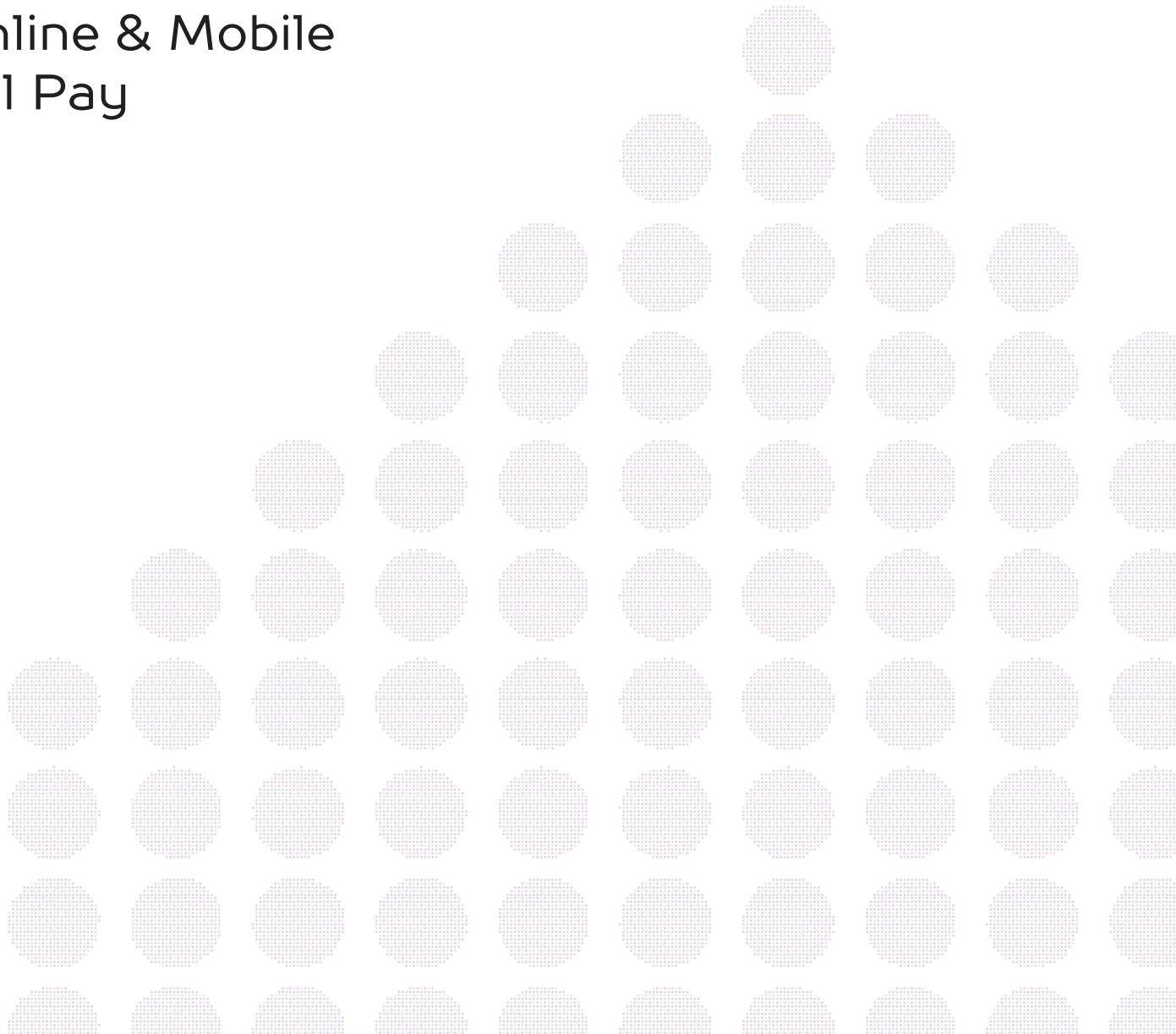




# Your Guide to Online & Mobile Bill Pay



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  - For electronic payments, funds are withdrawn on the day you set as “Deliver By” .
  - For payments made by check, the funds aren’t withdrawn until the check is presented to us for payment.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 will be available, and enrollment is easier than ever.
- 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 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 hope you like your Online & Mobile Bill Pay features. We will be looking forward to your feedback and any suggestions you have for future enhancements.

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