

ANNOUNCING A NEW BILL PAY!

Cumberland County FCU will be launching a new, enhanced, online bill pay. Our new system will include features that will make this valuable tool even better, including:

- Full integration within online banking
- Full mobile functionality for your phone or tablet
- Ability to configure email alerts
- Real-time access to checking account balance
- Reminders if balance isn't sufficient to pay bills
- A more intuitive, user-friendly experience

In order to roll out the enhanced version, we'll need to temporarily turn off our current It's Me 247 Bill Pay for a short period prior to our upgrade.

Beginning April 11, 2016 and ending April 13, 2016 you will not have access to It's Me 247 Bill Pay.

On Thursday, April 14, we encourage you to log in and check out the new system.

WE ENCOURAGE YOU TO WATCH THE FOLLOWING IT'S ME 247 BILL PAY TUTORIALS:

Bill Pay Overview:

<https://youtu.be/pBSBoHJZejs>



Add Payee:

<https://youtu.be/kYhNqJNUysU>



Paying a bill in It's Me 247:

<https://youtu.be/C6piSAAOFT4>



Setting Up an eBill:

<https://youtu.be/QrTlxPfsaM>



FREQUENTLY ASKED QUESTIONS:

WILL MY PAYMENTS PROCESS DIFFERENTLY?

IMPORTANT CHANGE! – You will no longer select the 'deliver by' date when scheduling payments. The new system will ask you what day you want to 'send' your payment. Here is an example of the difference:

Previous Method: You would schedule a payment to be delivered by 08/12/16. The bill pay system will then send your payment prior to the payment date so that your payment would arrive by that date.

New Method: You will pick the day that you want your payment to be processed. You will notice that we will display the estimated delivery date for your convenience. If your payment is due by 08/12/16, you would need to login before your due date and schedule your payment.

Electronic Payment – You would need to send on or before 08/11/16.

Check Payment – You would need to send on or before 08/03/16.

Additionally, with the previous bill pay system, your payment could be sent as a member draft check, corporate check, or an electronic payment. The new system will no longer send a corporate check from your account.

Lastly, there is a 5:00 p.m. EST cut off time. Your payments scheduled after 5:00 p.m. EST will be processed the following business day.

DO I NEED TO SET UP MY PAYEES AGAIN?

We expected a high percentage of payee information to automatically convert to our new bill pay system. That said, yes, you may need to set up your payees again. In the event that we are not provided with a biller address, you might be required to add the payee to the new bill pay system.

1. Find your most recent bill or the payee collection form (if you filled this out prior to the upgrade).
2. Enter the payee name
3. Enter your bill information in each box and hit "Add Payee"

DID MY PAYMENTS STILL PROCESS DURING THE UPGRADE?

Yes. Any payments scheduled through April 15, 2016, have been paid through our previous bill pay system. You will not have access to review these payments within the new system, however we suggest reviewing your checking account history within online banking or contacting your payee to confirm your payment had been received.

DID REPEATING OR AUTOMATED PAYMENT CONVERT?

Although we anticipated recurring payments to convert, we recommend taking a moment to confirm they have loaded correctly. Refer to the Payee Collections form you completed prior to the upgrade for your account information.

WHAT ABOUT PAYMENT HISTORY?

Roughly 6 months of your payment history should be available to you at this time. Your most recent bill pay history will not be available, however we recommend reviewing your checking account history within online banking or contacting your payee to confirm your payment had been received.

DID MY STATEMENTS CONVERT?

Your electronic bill did not carry over to the new system. If your payee was sending your bill directly to bill pay, you have been un-enrolled from this service. Please login now and re-establish this connection!

HOW WILL I RECEIVE BILL PAY NOTIFICATIONS?

We have two ways of communication with our enhanced system.

EMAIL NOTIFICATION: You will receive an email notification from our bill pay system. The communication will be sent by noreply@payveris.com. We encourage that you add this email address to your address book to ensure that it is correctly delivered to your inbox.

ONLINE BANKING NOTIFICATION: It's Me 247 will display the same communication within the bill pay message center.

WHERE ARE MY EXTERNAL ACCOUNTS?

The Account-to-Account (A2A) feature is no longer be available within bill pay. If you have added an external account for these transfers, the information did not carry over to our new system.

Although we will no longer offer A2A within bill pay, we are excited to offer two free alternatives to you: A2A via It's Me 247 Online Banking and Person-to-Person (P2P) transfers within the new bill pay service.

A2A transfers within It's Me 247 Online Banking are now free! Once an A2A transfer is set up, simply move funds from one financial institution to another within the transfer section of It's Me 247 Online Banking. To set up your A2A transfer, simply send us a completed an A2A Set Up Form www.mycfcu.com/forms/A2A_Set_Up.pdf and "Proof of Ownership" for your account at the other financial institution. Acceptable Documents for Proof of Ownership are:

- Voided Check showing the owner(s) of the account, ABA, Account Number
- Your Name, Account Number, ABA/Routing Number, & Account Type on letterhead from the other financial institution

Email is not a secure method for transferring confidential documents; therefore, we recommend sending your completed forms to the credit union by:

- Using our Secure File Transfer to upload your documents. Here's how: [Secure File Exchange](#)
- Faxing your documents to 207-892-4109
- Dropping the completed form off at one of our branches

Person-to-Person (P2P) transfers are a free feature of our new bill pay service. P2P allows you to send money quickly and easily to any individual located in the United States using any computer or mobile device. With P2P, you can send money electronically to any recipient via an email address or mobile phone number.

WHAT IF I AM NOT AN ACTIVE BILL PAY USER?

If you currently do not use It's Me 247 Bill pay you will not be affected by this upgrade.

If you have been thinking about enrolling in It's Me 247 Bill pay we recommend waiting until after April 14, 2016 to enroll so you can enjoy our upgraded system.

BILL PAY KEY TERMS

ELECTRONIC PAYEE: Merchant allows payments to be processed electronically.

(Processing Time: 1-2 Business Days)

PAPER CHECK PAYEE: Merchant will receive a physical check in the mail delivered by the United States Postal System (USPS).

(Processing Time: 7 Business Days)

MANAGED PAYEE: The bill pay vendor and the payee have established a relationship to better deliver payments on behalf of the member. The payment address is not displayed to member because the information is considered proprietary information to the vendor.

RECURRING PAYMENTS: User-defined request for automatic payments for a specific payee. The member will define the payment amount, frequency, start date, and end date.

EBILL: Payment (bill) information will display within your Bill Pay Dashboard. This information will provide you with the important items such as Payment Date, Amount Due, and Available Balance *(if applicable)*.

Thank you for being our member!