



Dear Valued Member:

Our Online Bill Pay Is Even Better!

Today, technology changes rapidly. New advances in Internet banking products and services are introduced every day and we try to ensure we always have the best financial tools available for our Internet-savvy customers.

That's why we are pleased to announce that on June 21, 2007, we will be upgrading to the latest version of our Online Bill Pay product.

Your Bill Pay Service Is Being Upgraded!

The features and functions that you have come to love with our Bill Pay product will not change, but they will be enhanced. You can still pay anyone, anywhere at any time, but now you'll also have access to:

My Bills Home: Our new My Bills Home page acts as your personal Bill Pay dashboard. From this screen, you have one-click access to messages from the bank, your bills and payees, upcoming and past payments as well as payment reminders. It makes navigating through Bill Pay easier than ever.

eBills: With eBills, you can view information about your bills online, directly from your biller, including balance, minimum payment amounts and due date. You can even save time by setting up automatic payments for those bills you receive electronically, all while maintaining complete control of when bills are paid.

Payee Setup Wizard: The Payee Setup Wizard will give you a list of commonly used payees in your area (your mortgage company, insurance company, credit card company, etc.). Through the Payee Setup Wizard, you will be able to select most popular payees and eliminate the need to type in their billing address or phone number. This information will automatically appear for you. While you are setting up your payees, you will be able to specify payment methods, add e-mail reminders and setup recurring payments, if desired.

Bill Pay Calendar Pages: The Bill Pay calendar lets you look at a monthly snapshot of the bills you've paid and have scheduled.

Payment Reminders and E-Mail Alerts: With payment reminders and e-mail alerts, you can create reminders about the dates your important payments are due. You have the ability to edit and cancel reminders or alerts at any time.

View the Quick Reference Sheet Attached for More Information.

There will also be a frequently asked questions document available on our website. And, if you still can't find answers to your questions, feel free to call us at (254) 776-9550 or (800) 922-6428.

We are constantly striving to offer you the best products and services. Once you've had a chance to use our new Bill Pay service, please feel free to let us know what you think. And, as always, if you have any questions, please do not hesitate to call or stop in.

Sincerely,

A handwritten signature in black ink that reads "Billy F. Spivey".

Billy F. Spivey
President

Bill Pay Upgrade

Quick Reference Guide – Existing Bill Pay Users

Our Bill Pay just got better. You'll be surprised by the great new look!

My Bills Home

In this section you can schedule new one-time payments and schedule bills that have been presented to you. You must have the Pay From, Amount, and Date Due fields completed to schedule a payment. Once you have completed all three (3) pieces of information, select "Schedule Payments."

Payee	Pay From	Amount	Date Due
AMERICAN EXPRESS	Do Not Pay		
CHASE VISA CARDMEMBER SERVICES	Do Not Pay		
Disney	Do Not Pay		
Ford	Do Not Pay		
OLD NAVY	Do Not Pay		
Suzy - Babysitter	Do Not Pay		
TEXACO	Do Not Pay		

Scheduled Payments

Payee	Frequency	Next Payment Date	Next Date Due	Payment Method	Amount	Status
CHASE VISA CARDMEMBER SERVICES	Monthly	11/02/2006	11/06/2006	Electronic	\$22.00	Scheduled
Suzy - Babysitter	One-Time	11/06/2006	11/09/2006	Electronic	\$100.00	Scheduled
AMERICAN EXPRESS	Monthly	11/14/2006	11/16/2006	Electronic	\$100.00	Scheduled
Ford	One-Time	11/17/2006	11/21/2006	Electronic	\$500.00	Scheduled
Disney	Monthly	11/22/2006	11/30/2006	Check	\$100.00	Scheduled
AMERICAN EXPRESS	One-Time	12/05/2006	12/07/2006	Electronic	\$5.00	Scheduled

Payment Reminders

Payee	Amount	Date Due
myBMW	\$766.23	11/03/2006

Recent Payments

You have no payment history from 01/05/2007 to 02/08/2007. To view history for another time period, you may [Enter a Date Range](#).

My Bills Home

This new Home page is made of five (5) sections that allow you to view all of your bill pay activities in one place:

The **My Bills and Payees** section allows you take advantage of additional Bill Pay Services for each Payee and to schedule one-time payments. Just complete the Pay From, Amount, and Date Due fields to schedule a payment. Once you have all three (3) pieces of information, select "Schedule Payments."

The **Scheduled Payments** section allows you to review your scheduled bill payments.

The **Payment Reminders** section allows you to review the payment reminders you have created in the system. These reminders act as notes reminding you of the dates certain important payments are due.

The **Recent Payments** section allows you to review payments that have been sent through the system.

Message Center

The **Message Center** section appears on the top right corner of the new Home page, My Bills Home. It allows you to review a summary of general secure messages, bills, and scheduled payments of different types.

The **New Bills** icon will notify you when you have electronic bills to be viewed and paid. Just click on New Bills to view the payment information. You can even link out directly to some biller sites to pay your bill online, using just your Bill Pay user ID and Password. No more need to hold onto several different passwords to various biller sites, all bills can be paid from one secure location.

For help on any screen, simply click on the "i" icon to retrieve help on that particular screen.

Message Center

You Have

- 0 [Unread Secure Messages](#)
- 0 [Past Due Bills](#)
- 0 [New Bills](#)
- 0 [Automatic Payments](#)
- 0 [Variable Payments](#)
- 14 [Scheduled Payments](#)
- 2 [Payment Reminders](#)
- 0 [Recent Payments](#)

Key

- Unread Secure Messages
- Past Due Bills
- New Bills
- Automatic Payments
- Variable Payments
- Scheduled Payments
- Payment Reminders
- Recent Payments

Message Center

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Disney	Do Not Pay		
Ford	Do Not Pay		
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Disney	Monthly	11/22/2006	11/30/2006	Check	\$100.00	Scheduled
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