

Make a Payment

The **Make a Payment** tab can be opened from the **Payments** page. The tab contains:

- **Pay To:** - This field contains a drop-down list of all payees entered in your payee list. You must have a payee on your payee list in order to make a payment to that payee. To add a new person or company to your payee list, click the **Add a New Payee button**. The **Payee List** tab will open.
- **Debit Date:** - This field indicates the day the funds will be debited from your account. It is best to schedule payments 5 to 7 business days before they are due. For all initial payments, please schedule 10 business days before they are due. If the date falls on a weekend or holiday, the date will automatically be changed to the previous available business day and be displayed for you to accept.
- **Amount:** - This field is the amount of the payment. Enter the dollar amount. Use a period (decimal point) to enter cents. If you do not use a decimal point, the application will assume you intend an even dollar figure.
- **Pay From:** - This field contains a drop-down list of all accounts accessible from your User ID. Click on the button to display the list; select your choice with the cursor.
- **Would you like to make this a Recurring Payment?** – If you wish to make this a recurring payment, select Yes. The Recurring Payment form becomes enabled.
- **Next or Don't Make Payment:** - Radio buttons at the bottom of the form allow you to cancel the payment as you have entered it or continue on to the next screen. Canceling the payment at this step simply clears the form of your entries. You are returned to the **Upcoming Payments** page.

You will receive an error message if any of the data entered is incorrect. A red cross will indicate which fields require correction.

Can I enroll right now?

You can enroll for Electronic Bill Payment right now by signing and returning the sign-up form.

Mail to: Conservation Employees'
Credit Union
P.O. Box 180
Jefferson City, Mo 65102
or
Fax to: 573/526-4715

Once I've enrolled, when can I use Electronic Bill Payment?

Your account will be activated when the credit union receives your signed enrollment form. The credit union will generate an e-mail that will provide you the information needed to log on.

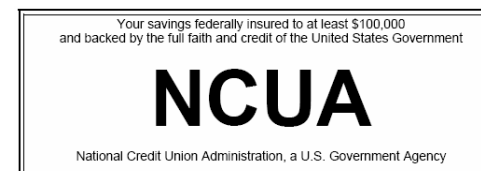
Printing and Exporting

You can print any page containing search results or records. Search results or records can be exported to your personal computer in one of the following formats: Excel (.xls) or as a Comma Separated Values (.csv) file.



Privacy Statement

Conservation Employees' Credit Union is committed to protecting the privacy of our members. When you visit us at cecuonline.org you do not reveal any information about yourself. If you send us e-mail, CECU collects and stores identifying information in order to process your e-mail request. This information is not sold to any third party. If you visit a secure site such as Member Access On-line or Electronic Bill Payment you will be asked for a password, and another form of identification which will give you access to your personal account information. This information enables CECU to regulate entry to member only portions of our website and to measure member usage. Any identifying information gathered is not sold to third parties. If you link to another site from any of our pages, you are leaving our site pages. We cannot then be held responsible for any information that may be gathered at a linked site. We make every effort, however, to ensure that all linked sites follow privacy policies similar to ours to offer you maximum security and privacy.



Electronic Bill Payment

Conservation Employees' Credit Union



Electronic Bill Pay



www.cecuonline.org

P.O. Box 180
2901 West Truman Blvd.
Jefferson City, Mo 65102

Phone # (573) 522-4000
(888) 897-2323
Call 24 # (877) 369-9250
Fax # (573) 526-4715

Sign me up for Electronic Bill Payment!	
Primary Member Name	
Joint Member Name	
Acct. #	Savings <input type="checkbox"/> Checking <input type="checkbox"/>
Home Address	
City	
State	Zip
Home #	Work #
E-mail Address	
Authorization	
By signing below, I am applying for Electronic Bill Payment. I agree that my use of Electronic Bill Payment will be governed by CECU's Account Agreements and Disclosures booklet and by the Internet Account Access Disclosure. I agree to be bound by said disclosures.	
I understand that my User Name and Password are issued for security purposes to authenticate electronic transfers, and that I am responsible for safeguarding this information. I understand that in disclosing my User Name or password to anyone, I am providing that person with the authority to perform all transactions relating to my account(s) until I revoke that authority by changing the password.	
Primary Members Signature:	
X	
Date:	



Electronic Bill Payment

Our online electronic bill payment system allows you to pay bills through our secure Internet server. You may schedule a payment; schedule recurring payments to be issued automatically; track past payments and view check images; or, through our Express Pay feature, make payments to several payees at once.

Overview

Each profile carries its own list of payees. A *payee* is anyone to whom you make a payment. You may subtract from or add to your list.

To make a payment to a payee, you schedule the amount to be paid and select the account from which the payment is to be drawn. All this is done electronically from this Web site. Once you confirm the payment, this constitutes a legally binding promise to pay, the same as signing a paper check.

An optional feature, called **Express Pay**, allows you to pay several payees at once. If the payment is a regularly recurring one of a fixed amount, such as car payments, rent, or mortgage, you may set up recurring payments. These are payments of a fixed amount disbursed at regular intervals.

Before the scheduled processing date arrives, you may change your mind and edit your scheduled payment. The payment is made electronically. If the payee cannot accept electronic payments, we will issue a paper check, and send it through the U.S. mail.

Once the scheduled date is past, for a fee, you may request that we issue a stop payment order to cancel the check. Contact Member Services for details. However, if the payment has already cleared, the money is disbursed; it is too late to stop payment.

IT IS IMPORTANT!

That you allow enough lead time for your payments to allow the credit union to process your payment request!

**It is best to schedule payments 5 to 7 business days before they are due.
For all initial payments, please schedule 10 business days before they are due.**

Getting Started

Upon a successful sign on, a **Welcome page** opens. The Welcome page displays the date of your last visit. You may select a feature from the left menu to open a page; or select the **Terms and Conditions** button to view the **Terms of Use**.

If you receive an error upon log in, please contact member services.

If you are signing on for the first time, you will be presented with the **Terms of Use**. If the **Terms of Use** are not acceptable to you, select the **Decline** button. You will be sent to the **Sign Out** page. If you are not presented with the online terms of use and have not previously agreed to a written disclosure through your credit union, please contact Member Services. If you agree to the **Terms of Use**, select the **Accept** button. Your session will begin.

During a session, you may:

- **Add** a payee to your payee list or **Edit** an existing payee
- **Schedule** a payment. This includes single, one-time payments; recurring payments; or express payments.
- **Edit** a scheduled payment
- **Cancel** a scheduled payment
- **View or Search** your payment history, including retrieving cleared check images

Payee List

The **Payee List** tab consists of a table showing your payees. Use the scroll bar to the right to scroll down.

For each line, you may view, edit, or delete that payee or view the payment history for that payee by selecting the appropriate button.

To add a payee to the list, enter the name of the payee and select the **Add Payee** button.

How to Add a Payee

1. Enter the Payee name in the **Payee Name** field
2. Click **Add Payee**
3. Enter the Payee information in the field provided
4. Click **Next** if the information is correct or **Back** to go back to the Payee List page
5. Click **Done** to complete the last entry or **Add Another New Payee** to continue adding to your list.

Or

1. Click **View Entire Merchant Directory** to open a list of payees currently listed as electronic capable.
2. Click the **Add** button for the merchant you want to add to your personal list
3. Enter the Payee information in fields provided
4. Click **Next** if the information is correct or **Back** to go back to the Payee List page
5. Click **Done** to complete the last entry or **Add Another New Payee** to continue adding to your list.

How to View Payees

1. To view the Payment History for a given payee, click the **History** button. The **Payment History** tab will open, with the search fields filled out.
2. To view or edit the address information for a given payee, click the **View/Edit** button. A form will open showing the address information.