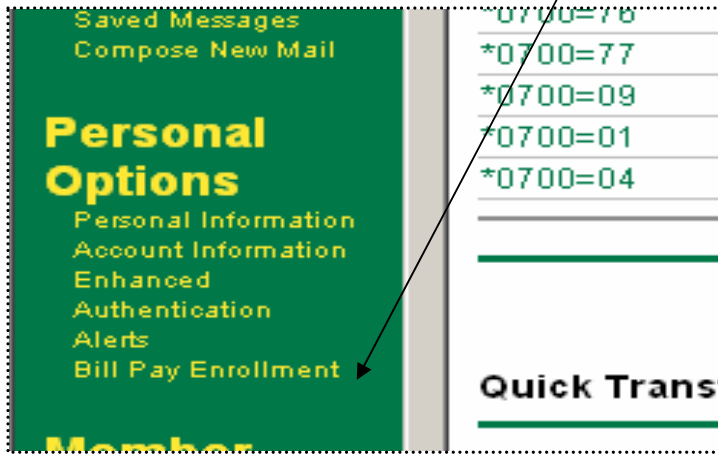




To Enroll in Bill Payment

1. Log into your GVFCU account
2. Locate Personal Options at the left-hand side of the screen
3. To set up bill pay, click on "Bill Pay Enrollment"



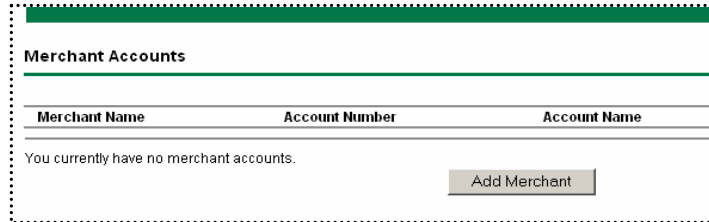
4. Read the terms and conditions and check the box
5. Select your Checking account. You may use one or two checking accounts (if available) with Bill Pay.

* To enroll in bill pay, you must read and agree to the Bill Pay Terms and Conditions.
 I have read and agree to the terms and conditions of the disclosure.
 Please select up to 2 accounts that you would like to use to pay bills.

Selected For Bill Pay	Account Number
<input type="checkbox"/>	5200700=76
<input type="checkbox"/>	5200700=75
<input type="checkbox"/>	5200700=77

To Add a Merchant to Your List

1. Locate "Pay It" on the left-hand side of your screen
2. Click on "Merchant Accounts"



3. Click on "Add Merchant"
4. You must fill in ALL of the following fields

New Merchant Account

Merchant

Address

City

State

Zip Code

Phone Number - - Ext:

Account Number with Merchant

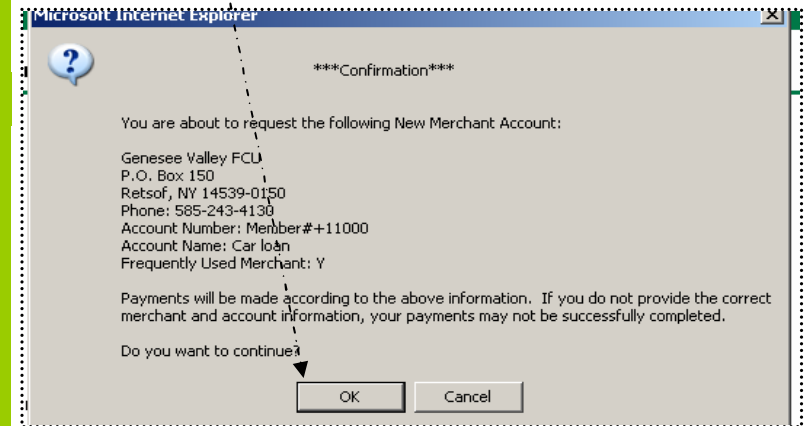
User Specified Account Name

Frequently Used Merchant

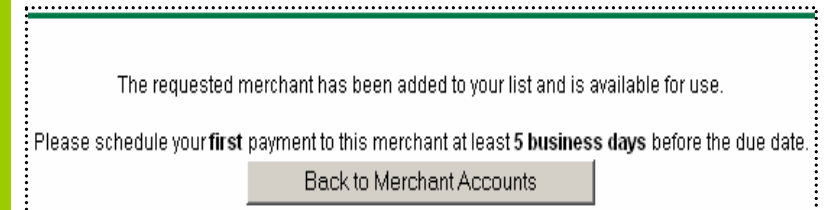
Merchant Name (as it appears on statement), Address (billing address), Phone number (billing department), Account Number with Merchant, User account name

5. Check box if this is a frequently used merchant.

6. A confirmation window will appear. Verify your information, then click "OK"



7. Read the availability screen for your first payment



Your first payment will always need to be scheduled at least 5 business days prior to the due date. If your merchant agrees to electronic payment - you will be advised to schedule the payment at least 2 business days before the due date. Every time you are ready to make a payment - check the system to see if it indicates 2 or 5 business days scheduling lead time. A business day calendar (as explained on next page) will assist you with your planning.

Remember - use the bill due date - not the late payment date.

5 Day Guarantee - Our Bill Pay service guarantees items will be received by the merchant by the fifth business day. If there is a problem with the payment - our bill pay service will contact the merchant to resolve the problem. If they are unable to resolve the problem - you will be refunded up to \$50.00 for any late fee.

To Make a Payment

1. Locate "Pay It" on the left-hand side of your screen

2. Click on "Payments"



3. Select the merchant for use and click "Set Up / Change"

Set Up/Change Payments

Frequently Used Merchants			
Merchant Name	Account Number	Account Name	Payment Type
GENESEE VALLEY FCU	*1000	CAR LOAN	One-time

Other Merchants
To move a merchant to the frequently used merchant list, go to Merchant details.

Merchant Name	Account Number	Account Name	Payment Type

Setup/Change

4. Click on the small calendar icon to select the delivery date

*** Be careful to make sure your delivery date is on or before the due date

Set Up or Change Payments - Payment Detail

Billing Information
Please schedule your payment to this merchant at least
To determine if an online bill payment was processed not always ap

Payment Information

Date: 05/05/2008

Pay To the Order of: GENESEE VALLEY FCU

Merchant Account Number: *1000

Last Payment:

Amount: 1.00

Account: *0700=75

Frequency: Only once

Number of Payments:

Confirmation Number: 44460785

May 2008

S	M	T	W	T	F	S
27	28	29	30	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
1	2	3	4	5	6	7

June 2008

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5
6	7	8	9	10	11	12

Today

Payments will deduct from your checking acct on the "send" date.

The comment section is for your reference only. It will not be sent to your merchant.

5. You must fill in the necessary fields

Payment Information

Date: [] / [] / 2008

Pay To the Order of: GENESEE VALLEY FCU

Merchant Account Number: *1000

Last Payment:

Amount: []

Account: *0700=75

Frequency: Only once

Number of Payments: []

Confirmation Number:

Comments are for your records only and are not shared with your merchant.

Comment: []

6. Select "OK" when finished

7. A confirmation window will appear. Verify your information.

Microsoft Internet Explorer

Confirmation

You are about to schedule a payment for the following:

Type of Payment: One Time
Merchant Name: GENESEE VALLEY FCU
Merchant Account: *1000
From Account: *0700=75
Payment Amount: 1.00
Comment:
Payment Date: 02/01/2009

Is this correct?

OK Cancel

8. A payments scheduled screen will give you an overview of the payment

Payment has been scheduled

Type of Payment: One-time

Merchant Name: GENESEE VALLEY FCU

Merchant Account: *1000

Account: *0700=75

Payment Amount: 1.00

Payment Date: 05/05/2008

Comment:

Confirmation Number: 44460785

Confirmation Date: 04/02/2008 10:51:24am EDT

Back to Setup/Change Payments

To Adjust a Payment

1. Click on "Payments" and select "Setup/Change"

Set Up/Change Payments

Frequently Used Merchants			
Merchant Name	Account Number	Account Name	Payment Type
GENESEE VALLEY FCU	*1000	CAR LOAN	One-time

Other Merchants
To move a merchant to the frequently used merchant list, go to Merchant details.

Merchant Name	Account Number	Account Name	Payment Type

Setup/Change

2. Select the information to be changed

Payment Information

Date: 05/05/2008

Pay To the Order of: GENESEE VALLEY FCU

Merchant Account Number: *1000

Last Payment:

Amount: 1.00

Account: *0700=75

Frequency: Only once

Number of Payments:

Confirmation Number: 44460785

3. Once finished click "OK" to change or "Delete".

4. Select "OK" to delete payment

Microsoft Internet Explorer

You are about to delete the scheduled payment to GENESEE VALLEY FCU, account number *1000.

Do you want to continue?

OK Cancel