

Heartland Credit Union Online Bill Pay Quick Start

Overview of the Bill Pay Home Screen

The screenshot shows the 'Make Payments' interface. On the left is a navigation menu with categories: Bills & Payments, Payment Records, Administration, Help, and Contact Us. The main area is titled 'Make Payments' and includes a search bar for payees, a table of payees, and a 'Pay' button. A callout points to the 'Add' button, stating: 'Where you can add a new Payee. Just type the name of the business and click Add.' Another callout points to the 'Pay' button, stating: 'Your list of payees, ready to have payments made to them.' A third callout points to the 'Pending Payments' section, stating: 'A list of payments that are waiting to go out.' A fourth callout points to the 'Last 5 Processed Payments' section, stating: 'The most recent payments that have been sent.'

Making a Payment

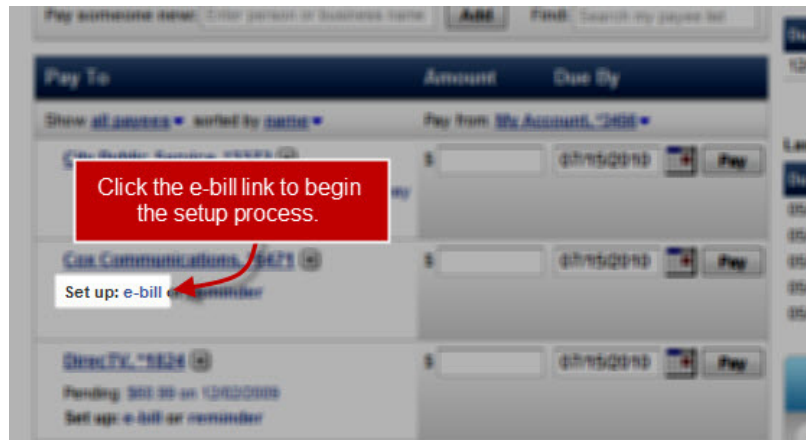
Payments can be made directly from the main screen. Simply enter the dollar amount and date for the Payee you wish to pay, and then click the Pay button.

The screenshot shows the 'Make Payments' screen with four numbered callouts:

- #1 Select the payee that you want to pay. (Points to 'Cox Communications, *6471')
- #2 Enter the dollar amount to pay. (Points to '\$ 47.89')
- #3 Select the date for the payment to arrive. (Points to '07/15/2010')
- #4 Click the Pay button. (Points to the 'Pay' button)

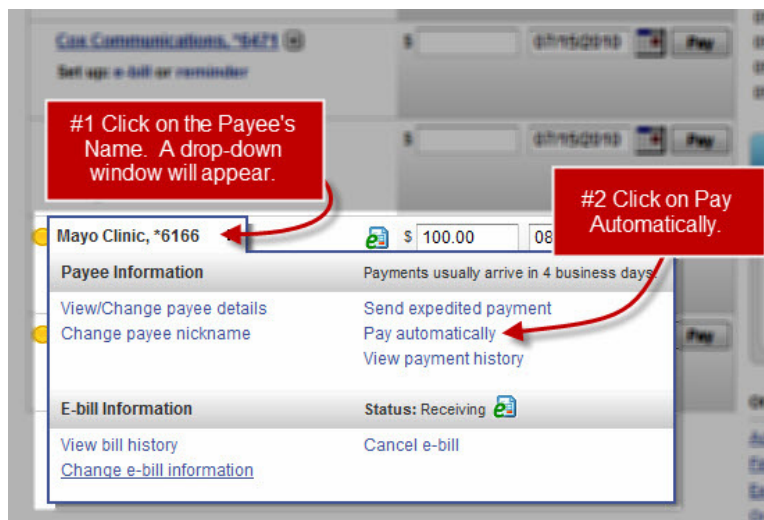
Setting Up e-bills

Not all payees support e-bills, but many of the more common ones do. For those that do, you will see a link below the Payee's name with the option to setup an e-bill. The actual screens vary depending on how that merchant has their system setup, but clicking the link will get the process started.



Scheduling an Automatic Payment

You now have many different options to scheduling your automatic payments. Begin by clicking on the Payee name to access the drop-down menu.



A new screen will appear, where you can select a Manual payment, or an option to pay at regular intervals (such as every month). *If* you have e-bills setup for this payee, you will also have a third option to pay in response to an incoming e-bill. In that case, you will also be able to make automatic payments based on the actual amount due for the coming month (instead of a fixed dollar amount). The e-bill service is great for payments that vary each month such as utilities and telephone bills.

Set Payment Options

Set an automatic payment rule or specify payment information for Mayo Clinic.

Funding account:

Memo:
(Appears on every check payment)

Payment option:

- Pay manually
- Pay automatically in response to an e-bill
- Pay automatically at regular intervals

Amount:

- Always pay full balance
- Always pay minimum due
- Pay nothing and file this bill upon receipt
- Create my own rule

Send payment:

- On due date
- When e-bill arrives

Select one of the options to Pay Automatically. Note, if you do not have e-bills setup for this payee, the middle option won't exist.

The rest of the payment options vary depending on whether or not this payment is based on e-bill. Shown are the options to pay an e-bill with - Full