



FEES

BillPay is free for consumers. Business members will be charged a fee of \$6.00/month.

If you request an expedited payment, a convenience fee of \$4.95 for electronic payments and \$24.95 for overnight checks will be applied. This fee will be debited from the same funding account the payment was made from as a separate transaction.

LIMITS

- \$9,999.99 per item limit
- \$19,999.99 daily limit

CUTOFF TIME

You may add, edit or cancel a bill payment up until 4:00 pm Eastern Time on the scheduled "Send On" date.

(Note: Once an expedited payment is submitted, it cannot be edited or canceled.)

Paying Bills has Never Been Easier

Securely receive, pay and track all your bills online — avoiding the need to write checks, mail bills or pay for postage.

Getting Started

To be eligible for the BillPay service, you must be at least 18 years old and have a NEFCU checking account. You can register for BillPay online or via the NEFCU Mobile App.

ADD PAYEES

Setting up payees is fast and easy. For most payees, you will just need to enter the name, account number and billing zip code. If a match is not found in our system, you can still add the payee by entering in the payment address found on your bill. You will receive an email confirmation when the payee is added.

- Payments can be made to any legal entity within the United States and its territories (APO, FPO, Guam, and the US Virgin Islands).
- The following payments are not recommended to pay through BillPay:
 - Payments to government agencies, organizations and institutions
 - Payments made in response to a court-directed payment plan

My Bills & People I Pay

0 hidden

Need to pay someone new?

Add

Click on "Options" to manage your payee, including:

Delete Payee

If you no longer plan to make payments to a payee, you can delete it from your payee list. Any scheduled payments will be canceled.

Hide Payee

To shorten your payee list, you can hide payees that you do not pay very often. Any scheduled payments will continue to process.

My Payee

| | | | |
|--|---------------|-------------------------|--|
| Billing address <small>unknown. Please provide at right.</small> | Payee Account | Account number | <input type="text" value="If you have one"/> |
| | | Confirm account number: | <input type="text"/> |
| | | Nickname (optional) | <input type="text" value="My Payee"/> |
| | My Payee | Address 1 | <input type="text"/> |
| | | Address 2 (optional) | <input type="text"/> |
| | | City | <input type="text"/> |
| | | State | <input type="text"/> |
| | | ZIP code | <input type="text"/> |
| | | Phone (optional) | <input type="text"/> |

[Questions?](#) [Cancel](#) [Add payee](#)

From: Checking 2 *0009

Bill Payments

PAYMENT METHODS

Electronic Payments

If your payee has a relationship with our vendor, the payment is sent out electronically.

- Look for this symbol next to the payee: 
- When scheduling a payment, allow at least two (2) business days.
- Your account will be debited one (1) business day after the date you scheduled the payment to be sent.

Check Payments

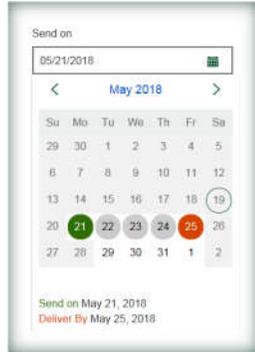
If your payee does not have a relationship with our vendor, the payment is sent out via paper check.

- Look for this symbol next to the payee: 
- When scheduling a payment, allow at least five (5) business days.
- Your account will be debited when the payee receives and negotiates the check.

MAKE A PAYMENT

You can make payments via the BillPay widget on the NEFCUOnline homepage, the BillPay tab, or the NEFCU Mobile App. While the screens may vary depending on access point, the following steps are required to set up a single payment:

1. Select the payee to be paid.
2. Enter the amount to be paid.
3. Enter the Send On date — the date you want the bill processing to begin.
The calendar dynamically calculates the Deliver By date depending on the method of payment. Both of these dates are available for you to view and make adjustments in order for the bill to be paid on time.
4. Choose funding account, if different from default.
5. Schedule the payment and confirm. A “Success!” message and confirmation number will display.
6. The payment will appear as scheduled within the My Payments area. In this area, you can also view the last ten payments processed or click on the “View payment history” link to view up to 24 months of payment history.



Click on “Options” on the payee tile to set up reminders, create automatic payments or send expedited payments.

EDIT/DELETE A SCHEDULED PAYMENT

Find your payment in the list of Scheduled Payments. Click the pencil icon to edit or click the red “x” to cancel.

eBills

An eBill is an electronic copy of your bill, which you can view anytime within the BillPay service. eBills are a secure and convenient way to keep all of your bills in one place. We’ll let you know when your eBills arrive, and we’ll help you keep track of when they are due to avoid late payments.

ENROLL PAYEE FOR eBILLS

If your payee is eligible to receive an eBill, follow these steps to enroll:

1. Click the payee’s “Get eBill” link or the “Options” button.
2. On “Your Bill (eBill)” tab, provide the requested information:
 - You will always be asked to set the billing cycle (how often you receive the bill).
 - In some cases, we will ask for your user ID and password, and any security questions and answers that are required on your payee’s site. This is because our system will access the payee’s site to obtain your bill.
 - In some cases, we will ask for other information to help determine that you are the owner.
3. To enroll, click the “Get your eBill delivered here” button.

VIEW AN eBILL

Unpaid eBills

To access a current, unpaid eBill, click on the “View bill” link on the payee tile. The eBill displays in a new window.

Paid or Filed eBills

To view paid or filed eBills, click “Options” on the payee tile. From the “Your Bill (eBill)” tab, click “View eBill history.”

PAY AN eBILL

Signing up for eBills doesn’t mean we will automatically pay your bill for you, but we can if you want. We offer flexible automatic payment rules that allow you to stay in control of when and how your payments are made.

Follow these steps to make a manual payment:

1. Enter the amount of the bill on the payee tile. Click in the amount field to select from the minimum amount due, balance, or amount of last bill paid.
2. Enter a date or select one from the calendar.
3. Click “Pay” on the payee tile and confirm the payment.

FILE AN eBILL

Bills paid outside of BillPay will need to be filed. If the eBill is not filed, it will eventually show as overdue within BillPay. Click the “File” link on the payee tile to move it to history.

DELETE AN eBILL

To un-enroll from eBills, click “Options” on the payee tile. From the “Your Bill (eBill)” tab, click “Stop this eBill.”