

Online Bill-Pay Guide

Online Bill-Pay Enrollment is Easy!

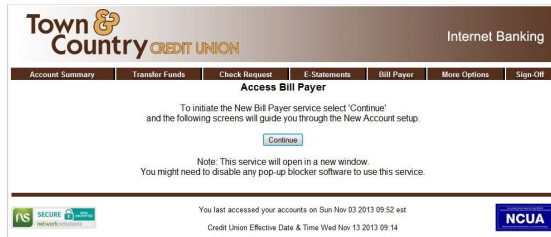
Step 1: Log on to your account at www.towncountrycu.com.

Step 2: Choose the "Bill Payer" button in the button bar at the top of the screen.

Step 3:

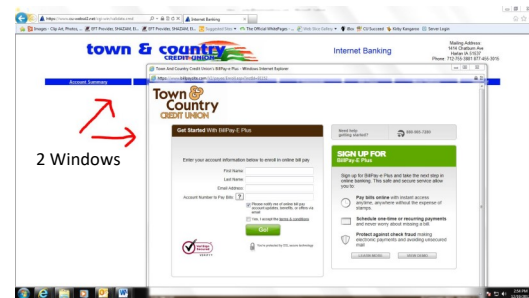
Click "Continue" to initiate the service.

****Important: It will open a new web page, so you will need to turn off your pop-blocker.****



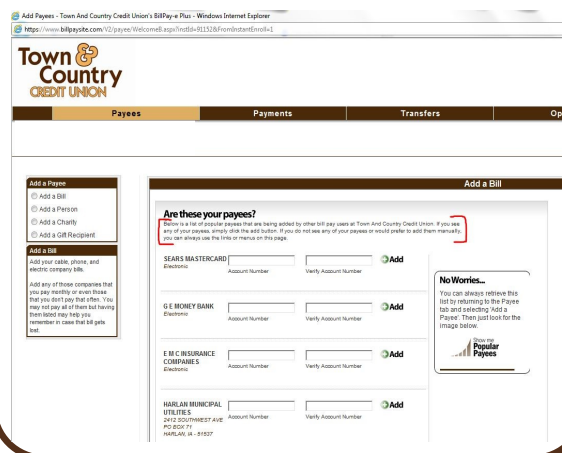
Step 4:

Fill out the form with your name, email address, & TCCU account #.



Step 5:

Begin using Online Bill-Pay by adding payees to your payee list.



Town & Country Credit Union

1414 Chatburn Ave

Harlan, IA 51537

Phone: 712.755.3881

Fax: 712.755.5536

www.towncountrycu.com

Email: cuservices@towncountrycu.com

Hours of Operation

Lobby: Mon, Tues, Thurs, Fri

8:30 am — 4:30 pm

Lobby Wed: 9:00 am — 4:30 pm

Lobby Sat: Closed

Drive-Up: Mon, Tues, Thurs, Fri

7:30 am — 5:00 pm

Drive-Up Wed: 9:00am—5:00pm

Bank on something better.

Town & Country Credit Union

102 East Elm Street

Avoca, IA 51521

Phone: 712.307.6881

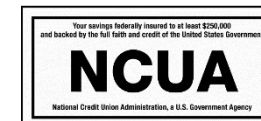
Fax: 712.307.6883

www.towncountrycu.com

Hours of Operation

Lobby: Mon, Tues, Wed, Thurs, Fri

8:30 am — 4 pm



Town & Country CREDIT UNION

Save Time
Save Money

Advantages of Online Bill-Pay

- ◆ Pay all your bills in one place with one password. No separate website visits for each payment, and potentially no more paper bills in the mail.
- ◆ Control who you pay, when and how much.
- ◆ Set up one-time or recurring payments.
- ◆ Receive email reminders for upcoming payments to help avoid receiving late fees.
- ◆ Track your payment history.
- ◆ Add payees quickly and easily.
- ◆ Enjoy peace of mind with our secure Online Bill Pay technology.

What is Online Bill-Pay?

- ◆ Bill-Pay is authorizing a payment to be made from your account at Town & Country Credit Union to anyone:
 - ◆ Utilities
 - ◆ Phone
 - ◆ Rent
 - ◆ Mortgage
 - ◆ Birthday present to your cousin
- ◆ The payment will be made in the form of a physical paper check that is mailed from the bill payer service directly to the payee.
- ◆ If an electronic payment is an option, the bill payer service will ask you which method you prefer.
- ◆ You can choose to set up recurring payments to happen on a regular basis, or to send 1-time payments. You always remain in control.

FAQ's

- ◆ **How long does it take to process my payments?**
Allow 8-10 days for a paper check. Allow 3-4 days for an electronic payment.
- ◆ **When does the money leave my account?**
Plan on the money leaving your account on the date you chose as the "Process Date" when you pay the bill.
- ◆ **How do I cancel a payment?**
Payments can be cancelled up until the day it's scheduled to process. After that, if it needs cancelled, call Town & Country Credit Union.



Security & Bill-Pay Fees

- ◆ **How much does it cost?**
The Bill-pay service is completely free!
If, after enrollment, the service is not used for 3 months, there is a \$5/month dormant fee.
- ◆ **Is online bill pay secure?**
Online bill pay is recommended by security experts as one of the safest ways to pay your bills. According to research, 90 percent of identity theft doesn't occur through the Internet. Identity thieves still use the tried and true methods of stealing mail or discarded trash. Combined use of online banking and online bill pay helps to protect consumers against identity theft and check fraud. For additional security, online bill pay requires 128-bit encryption & personalized log-in information.

