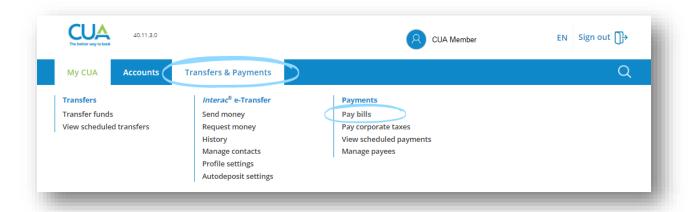
MEMBER WALKTHROUGH GUIDE

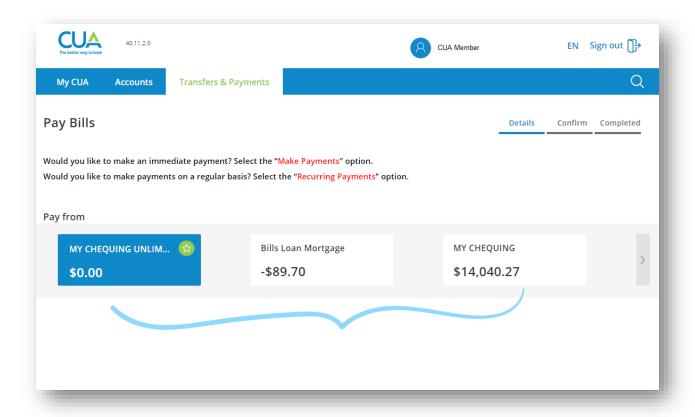
GUIDE 11: HOW TO PAY A BILL

1. Once you've set up your new online banking profile, you can begin performing transactions. All of your pre-existing bill payees should have automatically been transferred into the new online and mobile banking system. To make a bill payment to an existing payee, hover your mouse over the "Transfers & Payments" tab along the menu bar and select "Pay bills" under the "Payments" section on the righthand side of the drop-down menu.

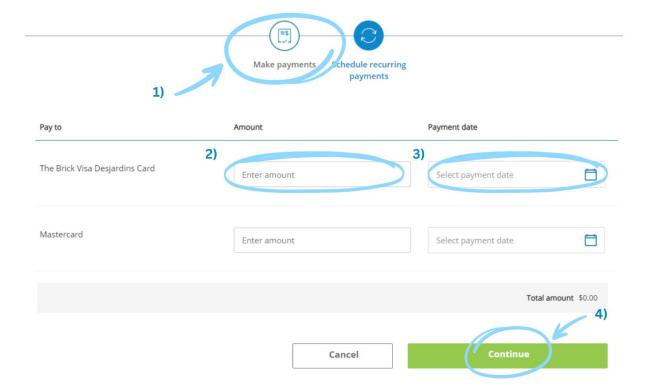
Note: To make a bill payment for the first time or to add new payee, you must first go to manage payees.



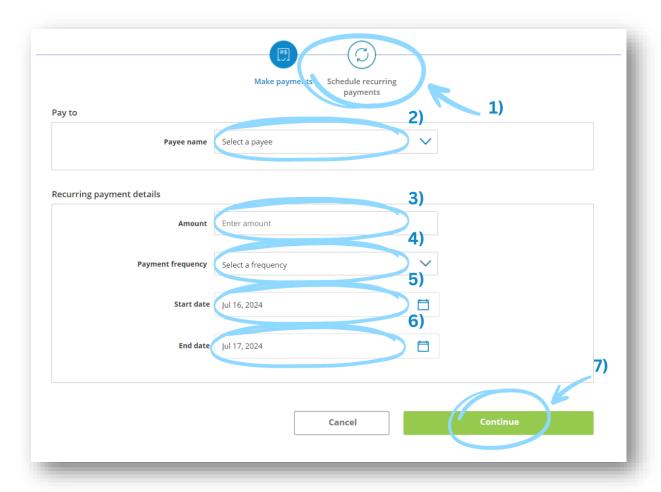
2. From the 'Pay Bills' page select the account you would like the payment to be made from.



2.1 <u>To make an immediate, one-time payment,</u> 1) select the 'Make Payments' icon in the middle of the page (this is the default selection). Next, 2) enter the amount you would like to pay and 3) the payment date next to the associated payee(s). There is no limit to how many bills can be paid at once. The total amount of funds being paid will be displayed at the bottom of the screen. Next, 4) click 'Continue' at the bottom of the screen.

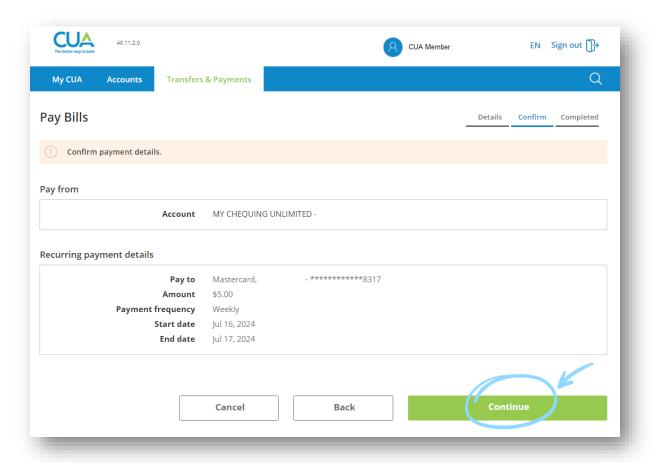


2.2 <u>To set up recurring payments</u>, 1) select the 'Schedule recurring payments' icon in the middle of the page. Next, 2) select a payee, as well as a 3) payment amount, 4) frequency and a 5) start and 6) end date for the recurring payment schedule. Once you've entered all the information, 7) click 'Continue' at the bottom of the screen.



3. In both cases, you will then be asked to confirm your payment details. If everything appears correct, select 'Continue'.

Note: To edit the information, select 'Back'. You can also select 'Cancel' to navigate back to the home page.



4. After confirming your payment details, you will be brought to a confirmation screen stating your payment was successfully completed. You then have the option to print or export the page for your records. You are also able to add this as a favourite transaction or navigate to a different page.

