

# FNB BILL PAY FEATURES

## INCLUDING PERSON TO PERSON (P2P)

FNB Bill pay allows you to pay virtually any person or any company through your online banking account. We also offer Person to Person (P2P) transfers that do not require exchanging account information.

You decide who you want to pay, when you want to pay and which account you want to pay from. You can schedule the payments to be one time, at a future date, or on a recurring schedule. It is safe, secure and easy to use.

To use FNB Bill Pay on your Mobile device, you must login to your FNB Online Banking and establish Bill Pay and add all of your Payees. Only payees you add through your Online Banking Bill Pay will be available in the Mobile Banking Bill Pay. Make sure you are also enrolled in Mobile Banking and have the free Farmers National Bank app.



### How FNB Bill Pay Works:

There are two ways your payments can be sent, electronically or by check. Payments are sent at 2:00 a.m.(CT) and 12:00 p.m.(CT) every business day.

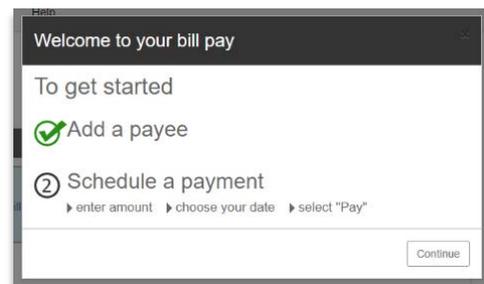
#### Electronic Payments:

- Allow 1-3 business days to process.
- Funds must be in the account at the time of payment. If funds are not available, the system will attempt to make the payment three times. No overdraft is caused by the Bill Pay system.

#### Check Payments:

- Allow 5-15 business days for the check to reach it's destination.
- Just as if you were writing the check yourself, funds will not clear the account until the check clears the account. Funds must be available at that time. If funds are not available, an overdraft may occur.

### How to get started with FNB Bill Pay:



1. Login to your FNB Online Banking and click on the '**Bill Pay**' tab.

The first time you go to your Bill Pay, a welcome pop-up will appear. Click '**Continue.**'

2. Select '**+Payee**' 

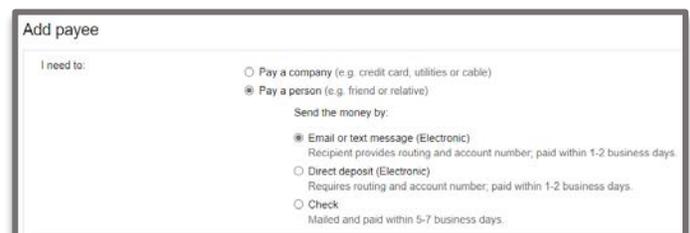
3. Select '**Pay a company**' or '**Pay a person.**' If you are paying a person, select how you are sending the money.

Then click '**Next.**'

4. Enter the requested information. When paying a company, this information can typically be found on your latest bill statement.

Then click '**Next.**'

5. When your Payee is added, you can start adding payments from the 'Bill Pay/Payments' tab.



## Bill Pay and P2P Limits:

Bill Payments: Maximum transaction amount is \$99,999.99 per processing day and month.

P2P: When paying by email verification, the transaction limit is \$2,500.00 per item and per day.

When paying by text or account and routing number, the limit is \$1,000.00 per transaction and \$2,000.00 per day.

## Other Services and Features Available with Bill Pay:

\*Gift Checks: Send a personalized message with your check attached.

\*Charitable Donation Checks: Send a personalized message with a check in honor or memory of.

\*Expedited Checks: Overnight Rush Delivery, Two Day Delivery

Not all payees are able to accept rush payments. This option is provided by UPS and requires a physical address. No PO Boxes or Processing Centers are allowed.

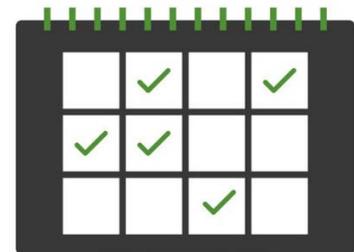
eBills: Select bills to be electronically sent to your FNB Bill Pay instead of receiving paper billing statements. Examples of businesses that offer eBills are cable service providers, phone service providers, utility providers and credit card companies. If a payee offers eBill, there will be a "Setup eBill" link next to their listing on your BILL PAY dashboard. You may receive paper statements for the next 2 or 3 billing cycles. Contact your payee for details on their paper statement policy.

Event Alerts: Set up email or text alerts for scheduled payments, payment processing, eBill delivered and more.

Calendar: Scheduled payments can be viewed at a glance.

Holidays we do not process transactions on are also displayed.

\*Additional fees apply. Call, stop in, or login to your Online Banking Bill Pay for details.



## Need Help?

During business hours, call (815) 537-2348 or stop in any of our three locations.

A Bill Pay Support line (855) 274-4932 and Live Chat are also available.

Check out videos and interactive demos on our website under Online & Mobile Banking.