

# **Are you tired of paying bills? If so, let Blue Chip FCU pay them for you!!**

Okay, so your credit union can't actually supply the funds to pay your bills, but it can eliminate the stress and time constraints associated with doing so. The service is called **Electronic Bill Payment (EBP)**, and it makes paying the bills simple and convenient.

## **Here's how it works.....**

With **EBP**, you still receive bills the way you always have and, therefore, you maintain the right to verify the amount you have been billed is correct. When you're ready to pay a bill, you will schedule your payment online, through **BCFCU Online – our Internet Branch**, and the credit union will do the rest.

The credit union's **EBP** system offers some unique features designed to save time when you schedule payments. For example, you can schedule recurring payments of the same amount (i.e. your home mortgage) to be paid automatically each month. In addition, you can establish payee profiles to avoid entering contact information each time a bill is paid. This streamlines the bill paying process even if the amount to be paid varies from month to month.

To ensure your payments are received on time, you must schedule the payment date to be at least five (5) days prior to the bill's due date.

If you're like most people, time is getting more and more valuable. It seems that stopping by the post office to pick up stamps, sitting down to write out a share draft for each bill and remembering to drop them in the mail doesn't always fit the hustle and bustle of daily life. The convenience of having extra time and less stress are worth the investment.

The **EBP** service is FREE as long as you use **BCFCU Online (our Internet Branch) and have an active checking account**. Fees associated with the **EBP** service are: Merchant Returns and Stop Payment Requests @ \$7 each, and Non Sufficient Funds fee @ \$25.

If you have any questions or would like to sign up for BCFCU's EBP service, please call or stop by to get a registration form. Any of the staff will be happy to assist you in setting up this convenient service.

**If you are currently using BCFCU Online (our electronic branch), you can receive your credit union statement via the Internet - a faster and safer method of communication than the paper form. The statement will appear on your BCFCU Online account page. You can print it out, or just store it on your computer at home. BCFCU Online stores six (6) months' statements at this time. The cost to produce an E-Statement is a fraction of the printed one mailed to you. You can sign up for E-Statements through BCFCU Online, or contact a credit union staff member.**