

Bay Area Credit Union



*A simpler life is just around the corner. By choosing to receive and pay your bills through CU*EasyPay! you'll save time and be in complete control. With CU*EasyPay! you can receive, pay and organize your bills online when it is convenient for you - at any time, from anywhere. Simple. Safe. Convenient. Self-Managed.*



CU*EasyPay! Internet bill payment and bill presentment will help you save time and effort. It's the most flexible way to receive, pay and organize your bills online when it's most convenient for you. Get ready to "Point-Click-Pay" and get back to the more important things in life!

Bay Area Credit Union
4202 Navarre Ave.
Oregon, OH 43616
Phone: (419) 698-2962
Fax: (419) 698-3112
www.bayareacu.com



Internet Bill Payment and Presentment

Bay Area Credit Union



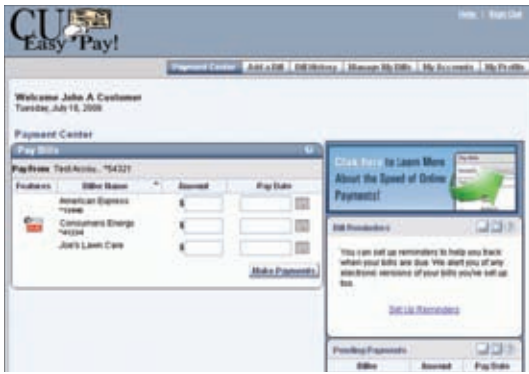
Internet Bill Payment and Presentment

*A Safe and Easy
Way to Pay
Your Bills
On Line!*



Simplify Your Life With CU*Easy Pay!

Looking for an easy way to simplify your life? CU*EasyPay! can help you do just that. With CU*EasyPay! you can receive and pay your bills online with the click of a mouse from your credit union checking account via **It's Me 247** online banking. Pay *any* bill, including your house payment, your credit card company - even your babysitter - at any time, from anywhere.



Easy Enrollment

Simply log on to Online Banking as usual, then click on the "Pay My Bills" icon. The rest is *Easy!* Step-by-step point and click instructions will guide you through enrollment and set up. After allowing for processing, (approximately 24-48 hours), you'll be ready to go. Just go back to Online Banking and click on "Pay My Bills."

So Many Benefits...

- ◆ Easy Set Up - follow simple point and click instructions
- ◆ You can pay all your bills electronically
- ◆ Authorize payments to be sent to anyone - from babysitters to birthdays
- ◆ Keeps a payment history register
- ◆ You can set up recurring payments - like mortgage and car payments or insurance premiums
- ◆ Schedule payments at your convenience. CU*EasyPay! will automatically tell you the earliest date the biller can receive your payment. Some billers can even receive same- or next-day payments!
- ◆ Add billers quickly with just a phone number.
- ◆ No additional sign on or passwords to remember - just click the "Pay My Bills" icon in **It's Me 247** online banking
- ◆ Monitors the status of your payments - stop wondering if your payment was received. You can check payment progress any time
- ◆ You have complete control
- ◆ Receive e-bills
- ◆ CU*EasyPay! is safe and secure

CU*Easy Pay! Receive Your Bills OnLine

One of the many benefits of CU*EasyPay! is the ability to receive bills electronically. You can receive e-bills from many companies through CU*EasyPay! Not every company is set up to send e-bills yet but the list is growing every day. To begin receiving e-bills from a payee you've already established, simply click on the "E-bill" button next to the biller's name. Then follow the simple instructions for e-bill setup.

Gain Financial Control

CU*EasyPay! can help you maintain better control of your finances with a bill management feature that enables you to download transaction data directly into personal financial software such as Quicken and Microsoft Money. No more time spent updating your bill payment records. And with CU*EasyPay! Payment History, you have access to detailed and organized payment information. No more wondering when or how much you paid. CU*EasyPay! is the easiest way to save time and manage your bills.

