

MARS BANK

Online

Online Banking & Bill Pay

123 Quick Start Guide

Step-by-step,
how-to instructions
plus easy-to-read
screen shots and
helpful information



Member FDIC
Mars National Bank



Welcome — Online System Security

Welcome to Mars Bank Online and Bill Pay!

Whether you're at home, at work, or on the road, we're here for you 24 hours a day, 7 days a week, 365 days per year with our anytime, all-the-time online services.

Sound management of banking products and services, especially those provided over the Internet, is fundamental to maintaining a high level of public confidence not only in the individual bank and its brand name but also in the banking system as a whole. There is no need to be overly concerned about conducting banking transactions online. Online banking and Bill Pay are very secure. The Board of Directors has established sound physical and internal controls within the bank, data processing department, and any related e-banking areas to ensure the accuracy, integrity, and confidentiality of all information processed online.

Key components that help maintain a high level of public confidence in an online environment include:

Passwords

Before you access Mars Bank Online, you are required to enter your personal user ID and password. Without the proper login, you cannot see or use any Web pages within the service. After the initial login, you are then required to change your password for confidentiality. In addition, periodic password changes are required by the system. You may also change your password at any time on your own.

Account Number Masking and Aliases

When the account number is displayed, it appears "masked" as xxxxx1234. Account "aliases", or nicknames, for your accounts can only be assigned by you when displaying account information on the screen, so no one other than you will be able to identify the accounts.

Secure Connection - SSL Data Encryption

Each time you access your online information, the connection is automatically converted into a secure Internet communications session. Utilizing 128 bit Secure Socket Layer (SSL) technology, all transmissions of Web pages and data between the financial institution and your computer are completely encrypted or 'scrambled' so they are unreadable to any person or group that may try to "intercept" the transmission. SSL encryption is the industry standard and is widely used in Internet applications that require security and privacy for sensitive data. For added security, a digital certificate is also issued between the bank and the Service Bureau processing center for daily data transmissions.

Physical Security

There are also security precautions related to physical security. This includes issues related to direct dial-in access through a private network versus Internet access. State-of-the-art firewalls (a combination of hardware and software between two networks to control traffic in both directions) are used with the Internet banking system as yet another security measure to cover physical security.

The precautions that are taken with Online Banking security are created by multiple security elements and measures that work together to provide you the most secure environment available today.

How to Use this Guide

This Quick Start Guide is designed to walk you through each step of the Online Banking process, from how to log in to how to pay your first bill online.

Each Online Banking and Bill Pay feature is illustrated by a screen shot and step-by-step instructions on how to use the feature.

You'll see a 'YOU ARE HERE' X on the top of each screen that clearly shows your exact location within the Online Banking and Bill Pay pages. Each page is also numbered for easy reference.

YOU ARE HERE
X

Preparation Before Logging In

Getting started with Mars Bank Online and Bill Pay only takes a few short minutes. You'll be up and running in no time! The first step to getting started is gathering the appropriate paperwork to make your first login as simple as possible.

- 1 Be sure to gather the Mars Bank Online user ID and password notification that you received from us. This letter is important because it contains your user ID and initial password.
- 2 You may want to have your most recent statement for each bank account you'll be viewing online, so you can easily identify the account numbers and choose a 'nickname' or alias for each account.

- 3 When you sign up for Bill Pay, be sure to gather together previous bills in order to enter your payee or biller information. (You'll only have to do this once)
- 4 Next, log-on to the Internet and go to our home page at **www.marsbank.com**. From the home page, select Online Banking, and follow the onscreen instructions to get to the personal or business banking login page.

Table of Contents

Online System Security	1
How to Use this Guide	2
Preparation Before Logging In.	2
Login to Online Banking	4
Account Summary	4
Account Detail	5
Request Report.	5
Item Correction	6
Export File.	6
Account Alerts	7
Transfer Funds	7
Pay Loans	8
Pay Bills	8
Reorder Checks	9
Activity Log	9
Help	10
Web Bill Pay Overview	10
Signing Up for Web Bill Pay	11
Logging In.	11
Account Confirmation	12
Payee Setup	13
Making a Single Payment	13
Making Multiple Payments	14
Scheduling Repeating Payments	14
Making E-mail Payments	15
Receiving E-mail Payments.	15
Requesting E-Bills	16
Receiving E-Bills	16
Account Transfer.	17
Payment Activity.	17
Help	18
Notes	18

Login to Online Banking

- 1 Type in your personal user ID and password that you received in the mail from the bank. After the first login, you will be asked to reset your password. This ensures the secrecy of your password and offers an added level of security.
- 2 If you have not applied for Online Banking, click on 'Sign up for Online Banking' to complete an easy online enrollment form. Then, in a few days, you will receive a welcome letter in the mail and a notice containing your unique personal user ID and password.
- 3 To receive more information about the bank's security policy, click on the 'Click Here to Learn More' link.

Mars National Bank
Online Banking

Login to Online Banking

Welcome to Mars Bank Online for Personal Banking. To log in to the system, enter your User ID and Password. Then click on the 'Login' button.

For security reasons, make sure to choose the 'Exit' button when you are done with your session.

For an online demonstration, enter **marsbank** for User ID and **online** for the password.

1 User ID:

Password:

Reset to Defaults Login

2 If you are not currently a user and would like to enroll in Online Banking, click here. [Sign up for Online Banking](#)

3 To learn more about security [click here](#). To learn more about privacy [click here](#).

This product is best viewed using the following browsers:
Windows: I.E. 5.0 and 6.0, Netscape Navigator 4.08, and Netscape Communicator 7.01.

Helpful Hints

Your new password must be 6-10 alpha and/or numeric characters. To offer additional security, you will be asked to change it every 90 days. By clicking on 'User Info', then 'Change Password', you can change it any time you prefer.

Account Summary

The 'Account Summary' is the first screen you will see once you login to Online Banking. It provides a quick snapshot of all of your accounts held at the bank.

- 1 For easy record keeping, accounts are categorized by Deposit, CD and IRA, credit card and loan. And, your balances are updated daily, so you'll know your current balance for every account. Available balance information can be updated with the click of a button. *Finally, all of your bank account information can be found in one place!*
- 2 Both Current Balance and Available Balance are shown. The Current Balance is the balance after all items from the previous business day have been posted. The Available Balance includes all pending transactions that have been memo posted to the account.
- 3 The 'As of Date' shows you the last time your account information was updated. This way you can always be one step ahead of your finances!

Account	Current Balance	Available Balance	As of Date
Deposit Accounts			
DDAxxxxx111	\$1,231.12	\$1,120.32	5/28/2003
DDAxxxxx222	\$9,810.10	\$9,810.10	5/28/2003
DDAxxxxx444	\$5,890.05	\$5,490.07	5/28/2003
MMAxxxxx333	\$4,997.25	\$4,997.25	5/28/2003
SAVxxxxx555	\$9,997.25	\$9,997.25	5/28/2003
Certificates of Deposit and IRAs			
Account	Current Balance	Maturity Date	As of Date
CDAXxxxx777	\$5,000.00	8/1/2003	5/28/2003
IRAxxxxxx666	\$9,872.12	8/1/2003	5/28/2003
Credit Card Accounts			
Account	Current Balance	Available Credit	As of Date
CCAxxxxx4123	\$6,171.68	\$8,455.78	2/20/2003
Loan Accounts			
Account	Current Principal	Next Due Date	As of Date
CLAxxxxx010	\$4,591.67	3/1/2003	2/20/2003

Account Detail

By clicking on an individual account from the 'Account Summary' page, you will be connected to the 'Account Detail' for that respective account. The 'Account Detail' shows an electronic information profile for every account you have at the bank, and shows transaction detail for all deposit and credit card accounts held at the bank. So you'll always have an updated record of the activity in each account.

- 1 The 'Account Profile' shows a quick overview of the account and includes items such as the amount of credits and debits posted on the account, the available and current balances, as well as the last statement balance.
- 2 The 'Transaction Detail' itemizes every transaction and activity that has occurred in that account within the past ninety days. Since the information is updated daily, you can conveniently check your account balances and transactions any time you'd like, day or night. Account Detail information will only be shown for deposit accounts. Loan accounts as well as CDs and IRAs will show the account profile information only.

The screenshot shows the 'Account Detail' page with a navigation menu at the top. A green box with the number '1' highlights the 'Account Information Profile' section, which contains the following data:

Account Alias	DDAxxxxx222
Amount of Credits	\$2,300.78
Amount of Debits	\$2,807.62
Available Balance	\$9,810.10
Current Balance	\$9,810.10
Effective Date	5/28/2003
Last Statement Balance	\$5,273.34
Last Statement Drop Date	5/13/2003

A second green box with the number '2' highlights the 'Transaction Detail' table below:

Date	Transaction Type/Description	Number	Amount
			Debits Credits
5/28/2003	FEE		\$200.00
5/28/2003	WITHDRAWAL		\$1.50
5/23/2003	CHECK	993	\$19.22

Request Report

The 'Request Report' feature allows you to format the account information that you filtered from the 'Filter Selection Criteria' and send it to another location. You can choose to fax or e-mail the report to whomever you would like. It is a great way to share account information with your spouse, children, financial advisor, or accountant with just the click of your mouse. And, you can submit the request for a report anytime, 24 hours a day, 7 days a week. Most reports will be processed on the next business day.

- 1 To use the 'Request Report' feature, first go to the 'Account Detail' screen and complete the 'Filter Selection Criteria', then click 'Apply Filter'. Your filtered information will update on the screen.
- 2 Once you have clicked on the 'Apply Filter' button from the 'Filter Selection Criteria' screen, click on 'Request Report' from the top side navigation. The 'Request Report' screen can then be viewed. Whatever account you were filtering will be listed here. Simply click the method of distribution for your report, then click 'Proceed'.

The screenshot shows the 'Request Report' page. A green box with the number '1' highlights the 'Account' field, which contains 'DDAxxxxx222'. A second green box with the number '2' highlights the 'Delivery Options' section, which includes radio buttons for 'Fax' (selected) and 'E-Mail', along with input fields for the respective contact information. A 'Proceed' button is visible below the options.

Helpful Hints

You can choose the default fax and e-mail address that automatically appears on this screen. Or, to update the fax or e-mail, click on 'User Info' from the main top navigation, click on 'Change Fax/E-Mail Address'. Or, if you prefer, you can enter a unique fax and e-mail address each time a report is sent.

Item Correction

You no longer have to pick up the phone or travel to the bank if you happen to notice an error with your bank account information. You can easily go online and submit that an item be researched and corrected from any deposit account, anytime you'd like. Even if you're banking after hours, your request will be submitted to your bank representative the very next day.

- 1 Choose which account you would like to correct from the pre-defined drop down list. All of your deposit accounts will be represented on the list.
- 2 Then enter an item number or the date and amount. This information is required to process the request.
- 3 Enter the corrected amount or any other specific instructions you'd like to include, and click 'Proceed'. You will receive a confirmation number upon completion that ensures your item correction request will be submitted. You can also refer to this number when contacting a bank representative, if needed.

Export File

Budgeting can be done instantly when you combine the use of personal financial management software such as Quicken® or Microsoft® Money with Online Banking. The 'Export File' feature lets you quickly and conveniently download your current account information electronically from your Online Banking pages. No more hand keying every line item, it all can be copied automatically within minutes.

- 1 The system automatically sets the start date to your last export request, plus one additional day. And the end date defaults to the current date. You always have the option of manually changing the start and end date.
- 2 Choose the correct file format for your particular software program from the drop down list. Click 'Continue' to export the file.

Helpful Hints

Be sure to check to see which file format matches the software you use. You can choose from QIF, IIF, CSV and OFX file formats. QIF is for Quicken 99 or earlier, OFX can be used for both Microsoft Money (v2000 or higher) and Quicken Webconnect. IIF is used to export into QuickBooks.

Account Alerts

Have you ever wished that you could receive an automatic notification when your bank account reached a certain amount rather than having to call or stop into the bank? With the 'Account Alerts' feature, the system will check your account balances at the end of each business day and notify you the following morning (using the method of your choice, fax or e-mail) when the balance in your account meets the criteria you set.

Each alert is associated with a single account, and may be based on either the current or available balance. You can indicate if you wish to be alerted when the selected balance type is greater than, less than, equal to, equal to or greater than, or equal to or less than any specific amount you would like. You can also set more than one notification for each account (a high and a low balance limit, for instance).

- 1 To add an alert, just click the 'Add Alert' button, then select the account, balance type, alert criteria, limit, and method of notification. Then click 'Save'. Once an alert is added it will be shown on the 'Account Alerts' page.
- 2 You can edit any account alert by clicking on the underlined account name. Just make the desired changes then click 'Save'.

Account Alerts

Alerts can be based on either the Current Balance or the Available Balance in your account. The Current Balance is the balance of your account as of the end of the previous business day. Your Available Balance is the amount of funds available for withdrawal from your account. For deposit accounts, the Available balance includes factors such as float assessed on deposited items, holds and electronic transactions waiting to be posted.

1 Add an Alert Delete Marked Alerts

Account	Balance Type	If Balance Is	Limit	Notify Me By	Delete
<u>DDAxxxxx777</u>	Current	Less than	\$5.00	Fax	<input type="checkbox"/>
<u>DDAxxxxx111</u>	Available	Less than or Equal to	\$100.00	Fax	<input type="checkbox"/>
<u>DDAxxxxx111</u>	Current	Less than	\$200.00	Fax	<input type="checkbox"/>
<u>DDAxxxxx222</u>	Current	Greater than	\$5,000.00	Fax	<input type="checkbox"/>

Transfer Funds

With online funds transfer, you can move money from one account to another in just an instant, anytime you'd like. All it takes is a few short key strokes!

- 1 Click on the 'From Account' drop down list to pick the account you want the money to be taken from. All eligible deposit accounts you have at the bank should automatically show up on this list. Then, click on the 'To Account' drop down list to pick the account you want the money to go into.
- 2 Type in the amount that you would like transferred, and click 'Proceed'.
- 3 You also have the option of scheduling single or repeating funds transfers to take place automatically on the specific day or days you choose. Just click on the 'Advanced Options' button, then choose when and how often you would like the transfer to be made, and click 'Proceed'.

Transfer Funds

Here you can request a transfer of funds between two eligible accounts. Enter the appropriate information below. Then, press the 'Proceed' button at the bottom of the page to verify and confirm your transaction.

If you would like to add a description or schedule a transfer for a specific date or frequency, click the 'Advanced Options' button below.

If you've keyed information incorrectly, click the 'Reset to Defaults' button to start your transaction request again.

From Account: Please choose 1

To Account: Please choose

2 Amount: \$ 0.00

Show Advanced Options 3

Cancel Reset to Defaults Proceed

[Return to Transfers and Payments](#)

Pay Loans

You no longer have to remember long loan account numbers, or fumble through a monthly bill to make a loan payment. All the loans you have at the bank can be paid online. It works just like the funds transfer feature. The 'Pay Loans' feature makes loans easy to pay and makes it even easier to keep track of the payments which have been made.

- 1 First choose the payment type. You have the choice of making a regular or principal only payment.
- 2 Then click on the 'From Account' arrow from the pre-defined drop down list, and all of your eligible deposit accounts that you have with the bank will be automatically listed. Click on the 'To Account' drop down list, and all of the loan accounts that you have at the bank will be listed.
- 3 For certain types of loans, the amount due will automatically be shown in the 'Amount' box. You can pay the amount due, or type in another amount you choose.
- 4 You also have the option of scheduling repeating loan payments to take place automatically on the specific days you choose. Just click on the 'Advanced Options' button, then choose when or how often you would like the transfer to be made, and click 'Proceed'.

The screenshot shows the 'Pay Loans' interface. At the top is a navigation bar with 'Transfers & Payments' highlighted. The main content area has a 'Pay Loans' heading and a 'Transfer Funds' sidebar. Below the heading is instructional text. At the bottom, there are four numbered callouts: 1 points to the 'Payment Type' dropdown (set to 'regular payment'), 2 points to the 'To Account' dropdown (set to 'Please choose'), 3 points to the 'Amount' input field (set to '0.00'), and 4 points to the 'Show Advanced Options' button.

Pay Bills

In addition to monitoring your accounts online, transferring funds, and checking current balances, you can also pay all of your bills online. It's easier than you think to get started. Set-up time takes just a few minutes. You can pay anyone from your newspaper carrier to your electric company, anytime you'd like, morning, noon, or night.

- 1 Just access the 'Pay Bills' option in the 'Transfers & Payments' section within the Online Banking pages. From this page you can click on the 'CheckFree guarantee logo' to view more information regarding bill pay security and payment guarantee.
- 2 When you're ready, go to the Bill Pay home page, and click on 'Go to Pay Bills Site'. This link will take you to a separate login page for the electronic Bill Pay service. If you haven't already done so, you can apply online for the electronic Bill Pay service directly from this login page.
- 3 More detailed information about the Bill Pay service is found beginning on page 10. There, you will find information on how to login, set up payees for the first time, make a payment, receive bills online, and much more!

The screenshot shows the 'Pay Bills' interface. At the top is a navigation bar with 'Transfers & Payments' highlighted. The main content area has a 'Pay Bills' heading and a 'Transfer Funds' sidebar. Below the heading is instructional text. In the center, there is a 'CheckFree' logo with a '1' callout. Below the logo are two links: 'Go to Pay Bills Demo' and 'Go to Pay Bills site', with a '2' callout pointing to the latter. At the bottom, there are links for 'Return to Transfers and Payments' and 'Return to Account Summary'. A footer contains links for 'Transfers', 'Account', 'Other', 'User', 'Mail', 'Help', and 'Exit'.

Reorder Checks

Reordering checks directly from our check vendor can be submitted online quickly and easily.

- 1 Simply click on the 'Reorder Checks' option in the 'Account Services' section of the main menu bar.
- 2 Type in the Routing/Transit number from your check. Add your account number, the next check starting number, and your email address. Click 'Continue.'
- 3 Next you will have the option to change the design of your check. However, you may not change any of the personal or banking information printed on your checks.

Here, you may also submit an inquiry regarding the status of a previous check order or view an online check design catalog.

Helpful Hints

An important note to remember when re-ordering checks is that you will need your bank routing and transit number, your checking account number, and the next starting check number before you can place your order.

Activity Log

The 'Activity Log' is the place to go to view all transactions that you have performed via Mars Bank Online within the past ninety days. All transactions from a funds transfer to a stop payment request, will be listed here. The transactions you perform will show on the 'Activity Log' immediately, and the account balance information is updated real-time, so you always have a fresh and current look at your finances. Plus, for added assurance, you'll receive a confirmation number for almost every activity.

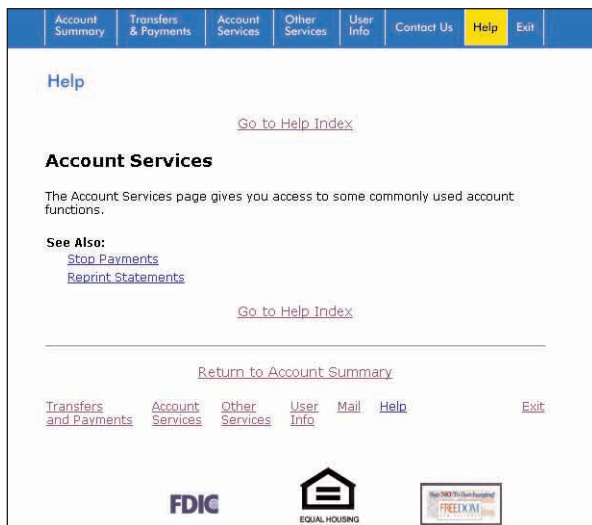
- 1 The transaction detail includes the date of each transaction, the transaction type, the to or from account, the confirmation number, and the amount.
- 2 The confirmation number can be used as a handy reference when researching a transaction or talking with a bank representative about your account.
- 3 There may be more than one page in the 'Activity Log' so be sure to check at the bottom of the screen and click to the next page if necessary.

RequestDate/EffectiveDate	Transaction Type	From Account/To Account	Confirmation Number	Amount
5/8/2003 2:38 PM	Stmt Reprint	DDAxxxxx222	5H1507A	
05/08/2003				
5/8/2003 2:36 PM	Stop Pay	DDAxxxxx222	5H1504R	\$250.00
05/08/2003				
5/8/2003 2:18 PM	Loan PcpI Pmt	DDAxxxxx111	5H1489R	\$300.00
05/08/2003		CLAxxxxx010		
5/8/2003 2:09 PM	Sch Acct Trns	MMAxxxxx333	5H1484S	\$100.00
05/08/2003		DDAxxxxx222		
5/8/2003 2:05 PM	Snap Hist Request	DDAxxxxx222	5H1483R	
05/08/2003				
5/2/2003 7:45 AM	Sch Acct Trns	DDAxxxxx111	588364V	\$100.00
05/02/2003		SAVxxxxx555		
4/14/2003 9:08 AM	Snap Hist Request	DDAxxxxx111	4N9310K	
04/14/2003				

Mars Bank Online Help

Help is just one click away! Anytime you're within Mars Bank Online and have a question, just click the 'Help' button at the top navigation bar. Whichever page you are viewing just prior to clicking help, will show up as the help topic. For example, if you are viewing the Account Services page, and click 'Help', help topics for the Account Services section will be shown on your screen.

- 1 To get to the main 'Help' table of contents click 'Go to Help Index' at the top of the help screen. This will take you to the entire listing of help topics.
- 2 Simply scroll down the menu to find the specific topic you are inquiring about. Then click on the underlined topic name. Additional detail will then be provided covering that particular item.



Helpful Hints

If you would like to talk to a customer service representative please call 724-625-1555 during regular business hours, or send an e-mail to csr@marsbank.com.

Bill Pay Overview

Welcome to Bill Pay!

Financial freedom is just one click away. Bill Pay allows you to pay all of your bills electronically, online. You can pay everyone you're used to paying by check. Bill Pay is much easier than paying by check! You can pay anyone, from your newspaper carrier to your mortgage company. You don't have to worry about whether or not they can accept electronic payments, the system does that automatically for you. Plus, now you can even send payments to individuals through e-mail with the new person-to-person payment feature.

Set-up time takes just a few minutes, and there is help available if you need it. With Bill Pay, you can:

- pay your bills anytime, day or night
- set-up repeating payments to be made automatically at the frequency you choose
- receive e-bills electronically from many leading merchants nationwide
- make and receive person-to-person payments through e-mail, and much more!

All payments sent through Bill Pay are tracked, guaranteed to be secure, and sent on time, the exact day that you specify. All payments are backed by the 'CheckFree Guarantee' that states your payments will arrive safely and on time*. How's that for security? Plus, you always have a record of any payment that was made with Bill Pay. The Payment Activity section tracks any and every transaction within the Bill Pay system, and shows a record of up to 180 days worth of data. So, your Bill Pay information is always available to you when you need it!

*Payments must be scheduled in accordance with the service terms and conditions to be backed by the CheckFree Guarantee.

Signing Up for Bill Pay

If you haven't already enrolled in Bill Pay, you can sign up and begin paying bills online instantly. First, go to the www.marsbank.com, click on 'Online Banking' and sign in. Then go to the 'Transfers and Payments' section within Online Banking. Click 'Pay Bills', then click 'Go to Pay Bills Site'. Once you come to the Bill Pay welcome page, click on the 'Enrollment' form.

- 1 The 'Enrollment' link will take you to the Bill Pay online application. Just follow the instructions for steps 1 - 4. You will be asked to enter some personal information to allow us to confirm your identity.
- 2 Step two requires you to choose your User Name and Password. For added security, be sure to choose a password that includes a random set of letters and numbers, one that is not easily recognizable. And, never give your password to anyone.
- 3 Click 'Continue' to move through each page until the application is complete.

Mars National Bank
Online Banking

Account Summary | **Transfers & Payments** | Account Services | Other Services | User Info | Contact Us | Help | Exit

The information you provide is safeguarded using secure Internet data encryption technologies and is only used for setting up your bill payment account accurately.

1 >> 2 >> 3 >> 4

This is **Step 1** of the enrollment process. The information you provide here helps us maintain your account and enables us to efficiently process your payments. This information is only used for making payments in CheckFree WebPay.

Please complete the information on this page and click **Continue**.

[View the Terms and Conditions](#)

Personal Information

First Name:

Middle Name: (Optional)

Last Name:

Suffix: (Optional)

Work Phone Number: (Optional)

Home Phone Number: (Cannot be a cellular phone)

Is this information kept private?
How secure is the information I give to you?
What if I don't have a work phone?
What if I don't have a home phone?

Helpful Hints

Before applying online, be sure to gather the needed materials, such as your checkbook, driver's license, and social security number. Once you're logged in, you'll also need copies of your most recent bills in order to enter your payee or biller information.

Logging In

Logging in to Bill Pay is easy. Go to the bank's Web site, then click on 'Online Banking'. First login to Online Banking using your Online Banking User ID and Password. Then go to the 'Transfers and Payments' section, click 'Pay Bills', and then click 'Go to Pay Bills Site'. Enter your Bill Pay User Name and Password, and click 'Log In'. That's it!

- 1 The first thing you'll want to do is familiarize yourself with the Bill Pay home page, especially the top navigation bar. This is how you'll move from one section to another.
- 2 If you ever get confused about a particular feature or area within Bill Pay, just click 'Help' to get more information or FAQs.
- 3 You can also send an e-mail to a CheckFree customer care representative, anytime you'd like, day or night. There's no need to go outside the Bill Pay service, just click the 'Messages' button to access e-mail.
- 4 Be sure to click 'Sign Out' when you're finished with your Bill Pay session. For extra security, the bank will automatically sign you out of your Mars Bank Online account after ten minutes of inactivity.

Home | E-Bills | Make Payments | Account Transfer | Payment Activity | Payee Setup | My Profile

Help | Messages | Sign Out

Welcome to CheckFree WebPay

You Have...

- 0 new e-bills
- 1 new message from customer service

Getting Started...

Step One Click **Payee Setup** to tell us who you want to pay.

Step Two Click **Make Payments** to make your first payment!

The fastest and easiest way to send and receive money electronically to or from anyone, anywhere!

Account Confirmation

For enhanced security, you are asked to confirm the payment account that you submitted during Bill Payment enrollment. When you initially enroll or add a new payment account in Bill Pay, CheckFree will send two small deposits (less than \$1 each) and make one withdrawal from your account. This withdrawal will equal the two previous deposits, so your actual account balance will not be compromised.

- 1 Before confirming your payment account, you will need to check your transaction history to find the exact amount of the two deposits CheckFree made. You can do so with Mars Bank Online by going to the 'Account Summary' page and clicking on the checking account that you had designated your payment account. Scan your transaction history to find the ACH credits and debit performed by CheckFree and write them down.

Once you have this information, you are ready to complete the payment account confirmation.

- 2 Go to 'My Profile' within the 'Bill Pay' section of the Mars Bank Online and select 'Payment Accounts.' Under the 'Action' field, select 'confirm' and fill in the amounts you found from the CheckFree transaction information within your payment account.
- 3 Once you've typed in the deposit amounts from your transaction detail, click 'Confirm.' If the deposit amounts that you enter match the deposit amounts in the CheckFree System, your account will be automatically confirmed. Prior to confirming an account you can still set up your payees, and make payments up to \$400. If you have questions regarding the account confirmation process, call CheckFree Customer Care at 800-268-5652. It is very important to complete this step within 45 days of enrollment. You must confirm your payment account in order to be able to make online Bill Payments in excess of \$400.

Home | E-Bills | Make Payments | Account Transfer | Payment Activity | Payee Setup | My Profile

Help | Messages | Sign Out

My Profile - Payment Account Confirmation [Help me with this page...](#)

To send payments larger than your unconfirmed payment limit from this account and to receive money into this account you must first confirm it.

To confirm your account:

- Look at your account statement from your financial institution (either online or mailed to you).
- Find the transactions labeled something similar to CheckFree WebPay AcctConfirm.
- Type the two deposit amounts in the boxes below.
- Click **Confirm**.

Note: You have a limited number of attempts to confirm your account.

Payment Account Confirmation

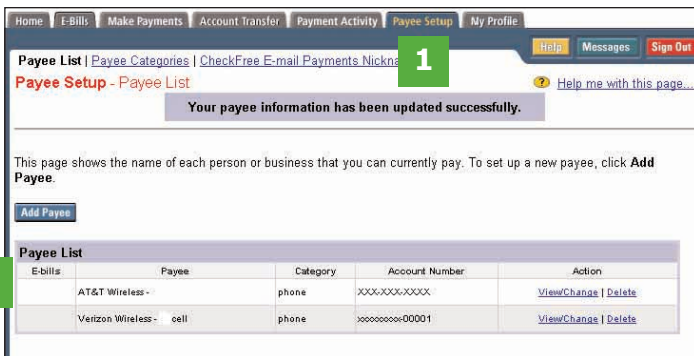
CheckFree WebPay AcctConfirm Deposit \$	<input type="text" value=""/>	(\$00.00)	How does account confirmation work?
Amount:			
CheckFree WebPay AcctConfirm Deposit \$	<input type="text" value=""/>	(\$00.00)	Where can I find my deposit amounts?
Amount:			

Account Number: 123456789

Payee Setup

The first step in paying your bills online is to set up your payees. A payee is a person or company to which you would make a payment. Your payees will include everyone you would normally write a check to each month, such as the utility, mortgage, and credit card companies. You can even pay your newspaper carrier.

- 1 Click on 'Payee Setup' then click the 'Add Payee' button.
- 2 Complete all required fields in the payee information section such as payee name, account number, address, and phone number.
- 3 For easy record keeping, you can assign a category to each payee. Click 'Add Category' and type in the category name. Sample categories might include credit cards, utilities, or insurance. It's up to you to create whichever category you prefer.
- 4 Click 'Continue' to move through the remainder of the payee setup process.



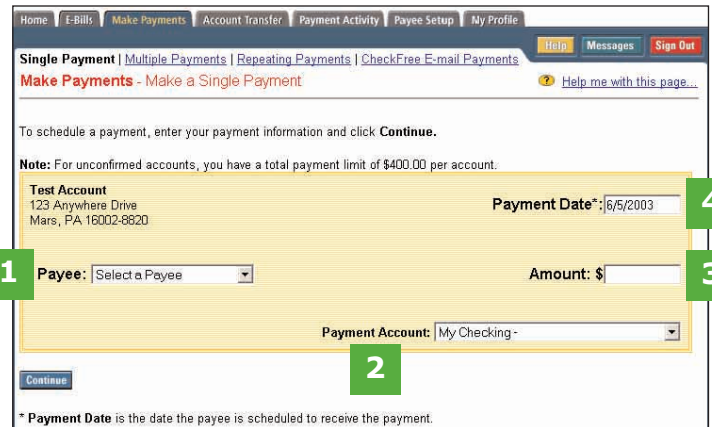
Helpful Hints

If the payee you added can send e-bills (electronic bills), you will be asked if you would like to receive e-bills from that payee. Click 'Yes' and follow the additional steps. More information about e-bills can be found on page 16.

Making a Single E-Payment

Making a payment online is fast and simple. You can use this feature to make a single payment to one payee. As you can see, it looks very much like your paper check.

- 1 First select the payee that you would like to pay from the drop down list. All of the payees you entered should automatically show up here.
- 2 Then, choose the account from which you would like the payment to be taken. Enter the amount due as shown on your bill, or the amount you would like to pay.
- 3 Enter the date that your payment is due* and you're done!



Helpful Hints

*Due to processing time, the payment date will automatically default to 4 business days in advance of the current date. So keep that in mind when scheduling your payments. You can schedule a payment to be made anytime, 4 business days prior to the due date, and up to one year in advance.

Making Multiple Payments

The 'Multiple Payments' feature allows you to pay all of your bills in minutes, with just a few quick clicks. All of your payees are conveniently listed on one page for you to review. You can schedule as many payments as you would like. You can even set several different payment dates, for next week or next month. It's up to you!

- 1 First select the account from which you would like the payment made.
- 2 Type in the payment amount for each bill you want to pay.
- 3 Enter the dates on which you want your payment to be made. You can take the due date from your billing statement, or schedule the payment prior to the due date.
- 4 Click 'Continue', and all of your bills are paid! It's surprising how easy it is to use!

Helpful Hints

Remember, the payment date will automatically default to 4 business days in advance of the current date. So keep that in mind when scheduling your payments. You can schedule a payment to be made anytime, 4 business days prior to the due date, and up to one year in advance.

Scheduling Repeating Payments

You'll never have to worry about missing a payment again. With the 'Repeating Payments' feature, you can schedule payments to occur automatically at the frequency you choose. This is a great feature for any recurring bills such as your mortgage, car loan, or cable bill. Just schedule the payment and forget it!

First, go to 'Make Payments', click 'Repeating Payment' and click the 'Add Repeating Payment' button to schedule your payment for the first time.

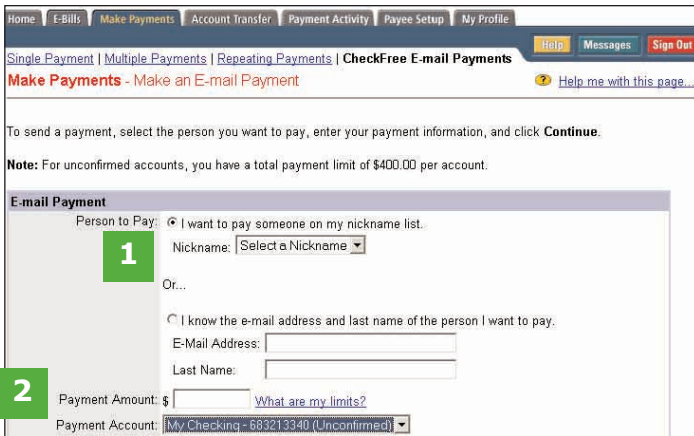
- 1 Choose the payee, that you'd like to pay, and enter the payment amount.
- 2 Enter the first payment date and the frequency that you would like the payment to be made.
- 3 Enter the number of payments you want to schedule or click 'Pay until Further Notice'.
- 4 You can schedule a different amount for the final payment. If you choose not to, leave that field blank and choose the appropriate payment account.
- 5 Click 'Continue', and you're done.

Making E-mail Payments

E-mail payments utilize an e-mail invitation model for enrollment and allow money to be sent electronically and securely to virtually anyone with an e-mail address. For easy use, you can establish nicknames for people that you pay often. Click on 'Payee Setup', click 'E-mail Payments Nickname List', click 'Add', and complete the required fields.

Once you've established a nickname for the person you'd like to pay, click on the 'Make Payments' tab, then click 'E-Mail Payments'.

- 1 Choose the nickname from the drop down list. If the person does not have a nickname, then type in their e-mail address and last name.
- 2 Type in the amount you would like to pay and choose the payment account. If you'd like, you can also type a personal message to go along with your payment.
- 3 Click 'Continue', and your payment is sent.

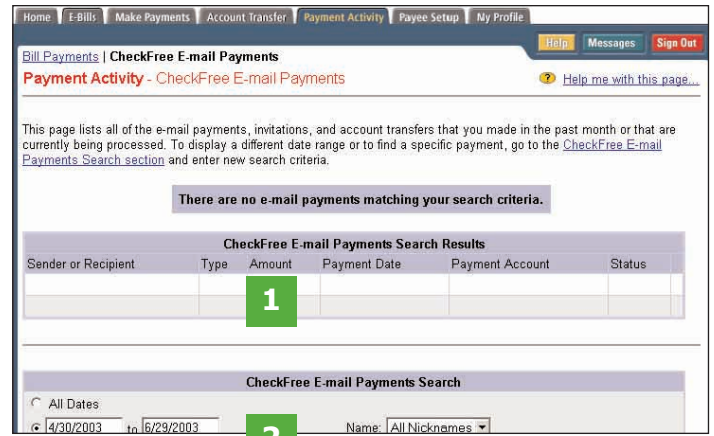


Receiving E-mail Payments

Not only can you send person-to-person e-mail payments, you can receive them too! No more holding onto a check for days until you can get to the bank. You can receive money directly into your account within minutes! If someone who has enrolled in the e-mail service, sends you an e-mail payment, you will receive an e-mail notifying you that the money has already been deposited into your account.

To confirm that an e-mail payment has posted to your account, click on 'Payment Activity', then click 'E-mail Payments'.

- 1 The 'E-mail Payments' screen lists all e-mail payments, invites, and account transfers that you've made in the past month.
- 2 You can also search by the date, sender, type of payment, account, or payment status.



Helpful Hints

In order for someone to receive an e-mail payment, they need to enroll. You can invite a person to enroll at any time. Just click on the 'Home' tab from the top navigation, and click 'Invite Someone to Enroll in E-mail Payments.' If you schedule an e-mail payment and enter the name of someone who is not enrolled, you will be asked to invite them.

Requesting E-Bills

Are you tired of piles or stacks of paper bills? With e-bills you can get your bill sent electronically, directly to your Bill Pay service. An e-bill, or electronic bill, contains the same information as your paper bill. And what's even better, you can store e-bills up to six months for easy reference, with no paper to file!

There are two ways to request an e-bill. You can choose to receive e-bills during your initial payee setup, or you can choose to set up an e-bill at a later time.

- 1 To set up an e-bill after the payee setup, click 'Payee Setup' and scroll through the list of payees. Then click 'Sign Up' next to the payees name.
- 2 If you would like your e-bill delivered directly to your e-mail inbox, check the box that says 'I would like to receive e-bill summaries by e-mail from this payee'. Otherwise, you will be able to access your e-bills from the Bill Pay home page. Remember to make sure you enter your updated e-mail address.
- 3 Click yes or no depending on whether or not you would like Bill Pay to automatically pay the bill once it is received. Click 'Continue'.

Receiving E-Bills

Once you've requested to receive an e-bill, you will be notified on the Bill Pay home page each time you log in as to how many new e-bills have arrived. It's just like checking your mail box for a paper bill! Or, if you have selected to receive your e-bill in your e-mail inbox, you will receive an e-mail message notifying you that the e-bill is ready to view.

- 1 All of your e-bills will be listed by whether they are paid or unpaid.
- 2 E-bills will be presented by logo, name, account number, due date, amount due, and account balance.
- 3 When you click on an unpaid e-bill, you have the choice of viewing, paying, or deleting the e-bill.
- 4 To pay an e-bill click 'Pay' and follow the online instructions.

Home | E-Bills | Make Payments | Account Transfer | Payment Activity | Payee Setup | My Profile

Help Messages Sign Out

Payee Setup - Request E-bills Help me with this page...

Complete the following information to request e-bills from this payee and click **Continue**.

To receive your available bills electronically you will need your Verizon Account Number/User ID & Pin/Password. Please visit www.verizonwireless.com to enroll. Once enrolled please enter this information below.

Payee Information

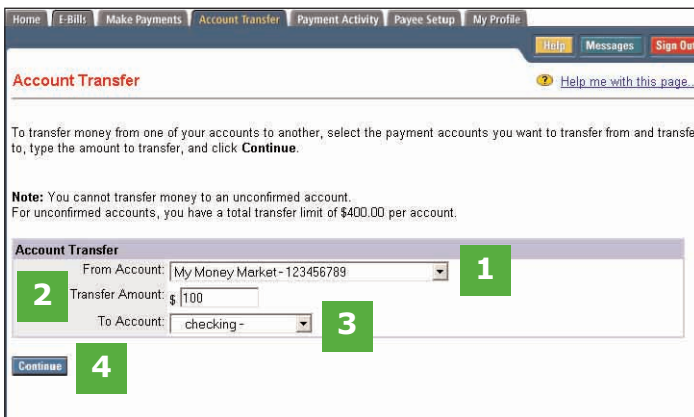
Payee Name: Verizon Wireless
Address 1: PO Box 74
City: Baltimore
State: MD
ZIP Code: 21297-1464
Account Description: cell
Account Number: 218211 -00
Verizon Acct Number or User Name:
Verizon Pin or Password:
Confirm Verizon Pin or Password:

Account Transfer

There are two ways to transfer money between accounts. You can choose to use the 'Transfer Funds' feature in Mars Bank Online, shown on page 7. Or, you can use the 'Account Transfer' feature within the Bill Pay service. They both work in the same way.

To use the transfer feature within the Bill Pay service, click 'Account Transfer' from the top navigation.

- 1 First choose the account from which you would like the transfer made.
- 2 Then type in the amount you would like to transfer.
- 3 Choose the account in which you would like the money deposited.
- 4 Click 'Continue'.



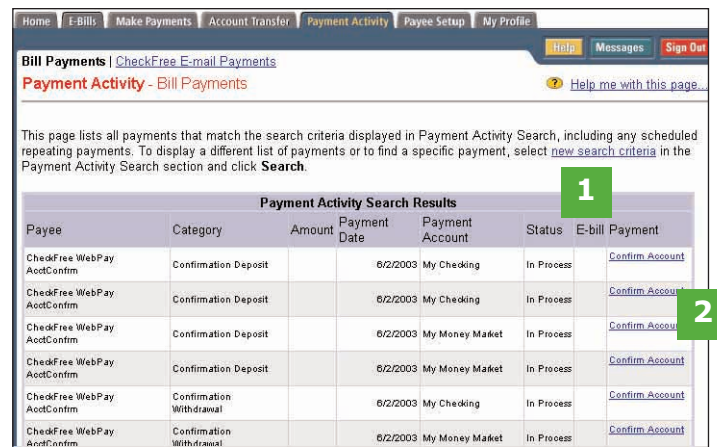
Payment Activity

With Bill Pay 'Payment Activity', you can always keep track of your finances. You'll have 180 days worth of payment history at your fingertips. No more sorting through piles of checks or paper bills; any payment made within the past six months can be found in your Bill Pay record.

- 1 You can view all e-bills by clicking on 'View' for that particular payee.
- 2 You may have the option of viewing, changing, or canceling payments, depending on whether or not the bill has been processed. To find out if a Bill Payment was processed, click 'View'.

If the payment has not yet been processed, you can click 'Change' to review and edit the payment. You can even click 'Cancel' to abort the payment.

- 3 To find a payment quickly, look in the 'Payment Activity Search' section. Here, you can search by date, payee, category, account, or status.
- 4 You also have the option of exporting your payment activity information into Quicken® or Microsoft® Money.

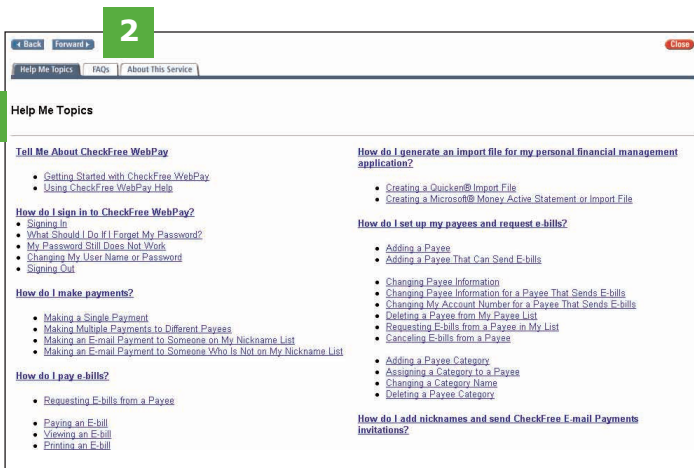


Help

Online help is just one click away. Anytime throughout your Bill Pay session, you can click the 'Help' button for easy access to detailed help information.

- 1 The 'Help' screen shows a table of contents for virtually every feature and function within Bill Pay.
- 2 You also have access to FAQs, or frequently asked questions. Plus, you can always call CheckFree Customer Care at **877.238.7275** regarding any Bill Pay related questions.

Notes



Helpful Hints

You can also receive help anytime simply by clicking the 'Messages' button. Here you can send and receive e-mail messages to or from a CheckFree Customer Care Representative who is specifically trained to answer questions about Bill Pay. Send an e-mail anytime, whenever it is most convenient for you.