Bill Payment Tips and Q&A

Why are you changing Bill Pay?

These are just a few of the great new features:

- Payments are processed more quickly in the new product.
- The product allows you to enter the date you would like your vendor to receive your payment.
- Your money will remain in your bank account until the day your payment is due to your vendor.
- Instead of receiving all your bills through the mail, many merchants offer eBills through the new product.
- Once you've signed in to your Online Banking access there is no need to sign in again to Bill Pay.
- Customer service hours have been extended – Bill Pay Customer Service can be reached at 1-877-242-7075 between the hours of 4:00 am to 10:00 pm Pacific Time, seven days per week.

If I already have Bill Pay do I need to re-enroll?

You will not have to re-enroll. You will be prompted to confirm or update your email address and then you will be presented with our Terms and Conditions. Once you've accepted the Terms and Conditions, you will be presented with a "Getting Started" page. You can choose to go straight to your Bill Payment account, view the demo, or read the Frequently Asked Questions section. You will *not* be required to repeat this process the next time you log in.

Beginning January 7th, you will be able to access Bill Pay through your regular Online Banking sign in. Once you select an account, you will find the "**Bill Payment**" button near the top of the screen. Simply, click the button and you will automatically be passed through to the new Bill Pay site.

Will my payees still be available after January 6th?

Your existing payees will be available in the new product with a few exceptions. Payments that you previously made to a Person will need to be added again. Transfers you performed to your account(s) at other financial institutions will not be available in the new Bill Payment site, however, we are happy to assist you with alternatives.

- You can add the transaction as a Pay a Company with an Account Number.

- We can research opportunities to add a recurring ACH transaction to your Account.
- We'd be happy to assist you with consolidation of all your accounts to North Valley Bank.

We strongly recommend that you review each payee in the new product to ensure that the account and address information is still correct.

Our Electronic Banking Department is happy to assist you with setting up payees.

Can you help me set up my payees if they are lost in the transfer?

Assistance to set up payees is available in a number of ways:

- Bill Pay Customer Service can be reached at 1-877-242-7075 between the hours of 4:00 am to 10:00 pm Pacific Time, seven days per week.
- North Valley Bank's Customer Resource Center at 1-866-869-MORE (6673), Monday through Friday, 7:00 am to 7:00 pm, and Saturday 9:00 am to 2:00 pm
- Within the Add a Bill screen in Bill Payment, you can click on the Help button or More about who I can pay...
- You will be offered tips and guidance as you go through the process of adding a payee.

Will I have to reschedule my previously scheduled payments?

The payments you already scheduled will continue to be made according to that schedule, with the exceptions of payments to a Person or Transfers to your account(s) at another financial institution.

Will my Bill Payment history be available in the new product?

Your bill payment history will not be converted into the new product; however, your payment history is still viewable on your statements, which are accessible through Online Banking. We recommend that you go to your current payment history listing before January 1 and print off any history you think you may need. We're also happy to send you *Instructions to Save Your Bill Pay History in Excel* if you would like.

Where did the Bill Payment button go?

Click on an Account from the Welcome page in Online Banking. The Bill Payment button is now located at the top of the screen after you have selected your account from the primary Online Banking page.

Will my payments from a secondary account continue to pay from that account?

We strongly recommend that you review each scheduled payment and payee to ensure that the information is correct and that payments are scheduled from the appropriate account.

What if I have a question when the bank is closed?

Bill Pay Customer Service can be reached at 1-877-242-7075 between the hours of 4:00 am to 10:00 pm Pacific Time, seven days per week.

How do I enroll for bill pay if I don't use online banking?

Since it is no longer necessary to sign on to Bill Pay separately, you must have Online Banking to access the Bill Payment application. Online Banking is simply an enhancement to the great features Bill Pay has to offer. With Online Banking you can check your account balances, transfers between accounts, and view your statements online. Both products are free.

Bill Pay won't let me schedule a payment right away. Why is it making me wait? Won't my payment arrive late?

In the old Bill Pay product, you entered the date you wanted the payment to start processing. A major improvement of the new product is the date you input is the date you would like your vendor to receive your payment. The date the system displays is the earliest date your payment can arrive. Your money will remain in your bank account until the day your payment is due to your vendor.

What is NVB Bill Pay?

NVB Bill Pay lets you pay your bills online through North Valley Bank. You can pay anyone in the United States that you would normally pay by check or automatic debit; even if you do not receive bills from the company or person you want to pay.

Quick Facts about NVB Bill Pay

- You can pay all of your bills at the Payment Center. You can also see a summary of your recent and pending payments.
- You can receive some of your bills online in NVB Bill Pay. You can view and pay these bills at the Payment Center.
- You can set up automatic payments to pay your electronic bills or to automatically schedule payments of a set amount at regular intervals.
- You can review your bills and payments for the past 18 months.

How does NVB Bill Pay work?

Step One **Add a bill.** Tell us who you want to pay by going to the Quick Add a Company or Person to Pay page and adding the information we use to make your payments. You can also add an electronic bill from billers that can send them.

Step Two **Pay a bill.** Pay the bill you added by going to the Payment Center. You can also use the Payment Center to view your pending and recent payments.

To pay your bills online, simply add the companies and people you want to pay. We use this information to make the payments for your bills.

After you add your bills, you can go to the Payment Center. The Pay Bills section lists all of the bills you've added in NVB Bill Pay. To pay a bill, enter a payment amount and the date when you want the company or person to receive your payment. You can also select this date from the calendar.

After you pay a bill, it may move to either the Pending Payments section or the Recent Payments section of the Payment Center.

What are pending payments?

The Pending Payments section provides a quick summary of the payments that have not been processed yet.

What is included in the Recent Payments section?

The Recent Payments section provides a list of the bills that have been paid in the past 45 days.

I can’t find my payment in the Recent Payments section.

If your Payment was made prior to January 6th, you may be able to retrieve it from Bill Payment History you saved prior to the implantation of the new Bill Pay product. You can also access the information from NVB Online Banking or by referring to your Statements.

If you can't find a payment made after January 6th in the Recent Payments section, go to Bill History, which shows all of the bills you paid, using the new Bill Pay product, in the past 18 months, including electronic bills and the bills that you pay automatically. You may also wish to check the Pending Payments section to see if they payment has processed yet.

How secure is my bill payment and personal information?

NVB Bill Pay uses several methods to ensure that your information is secure.

- **SSL**—NVB Bill Pay uses SSL (secure sockets layer) which ensures that your connection and information are secure from outside inspection.
- **Encryption**—NVB Bill Pay uses 128-bit encryption to make your information unreadable as it passes over the Internet.
- **Automatic Sign Out**—NVB Bill Pay automatically signs you out of a session if you are inactive for a predefined time (usually 10 minutes). It is best if you sign out immediately after you finish your tasks in NVB Bill Pay.

Which browsers should I use to access NVB Bill Pay?

For best performance, we recommend you use one of the following supported browsers:

- Microsoft Internet Explorer 7 (Windows Vista and XP)
- Microsoft Internet Explorer 6 (Windows XP)
- Firefox 3 (Windows Vista and XP)
- Apple Safari 4 (Mac OS X 10.5.x)

While other browsers may work with NVB Bill Pay, these supported browsers provide the highest level of security, accuracy, and functionality.

We also recommend that you enable JavaScript in your browser. JavaScript is required for certain NVB Bill Pay features to function properly.

How do I change my browser?

Changing your browser to a currently supported version is easy. You can download a browser from the following Web sites:

- Microsoft Internet Explorer 7 (download for Windows Vista and XP)
- Microsoft Internet Explorer 6 (download for Windows XP)
- Firefox 3 (download for Windows Vista and XP)
- Apple Safari 4 (download for Mac OS X 10.5.x)

When the download is complete, follow the instructions to install the browser. After it is installed, you may want to select it as your default browser.

Can I use assistive technology to access NVB Bill Pay?

Yes, we've incorporated several enhancements based on priorities one and two of the World Wide Web Consortium's Web Content Accessibility Guidelines. These enhancements aim to make NVB Bill Pay more accessible to assistive technology users.

The following features may help you navigate NVB Bill Pay more easily:

- **Skip to Main Content Links**—These links allow you to skip the page banner and the redundant navigation links and go directly to the main page content.
- **Link Titles**—If a link opens a new window, you are alerted in the link title. Most of the links have descriptive labels, but we provide additional information in the link title if necessary. For this reason, we recommend that you set your screen reader to read the link title attributes.
- **Table Summaries**—Whenever information is presented in a table format, we provide a brief description of the contents.
- **Font Sizes**—The fonts can be resized without significantly changing the layout of a page.

How do I use NVB Bill Pay to pay my bills?

To pay your bills online, you simply add the companies and people you want to pay. We use this information to make the payments for your bills.

After you add your bills, go to the Pay Bills section of the Payment Center to view all of the bills you've added in NVB Bill Pay. Your bills remain in this list until you delete the biller. To pay a bill, find it in your bills list and enter the amount and date for the payment.

Quick Facts About Paying Your Bills

- You only have to add the companies and people you want to pay once. The company or person remains in your list of bills until you delete the biller.
- You can pay as many as 30 bills at the same time from the Payment Center.
- You can pay your bills from more than one payment account. However, you can select only one account at a time in the Pay Bills section.
- You can set up reminders to receive notification when a bill is due. The reminder appears below the bill in the Pay Bills section of the Payment Center to remind you to pay the bill before it is due.
- When you enter an amount, NVB Bill Pay automatically displays the earliest date the biller will receive the payment. You can accept this date or change it.
- After you enter your payment information and click Make Payments, we validate it and display it on the Review Payments page.

How can I keep track of my bills in NVB Bill Pay?

NVB Bill Pay provides the following features for keeping track of your bills, and most of the features are available on the Payment Center:

<table>
<tr><th>Feature</th><th>Description</th></tr>
<tr><td>Bills List</td><td>The Pay Bills section lists all of the bills you've added in NVB Bill Pay. You can scroll through the list alphabetically by clicking the Biller Name column.</td></tr>
<tr><td>Bill Reminders</td><td>You can set up reminders for your bills and have the reminder appear below the bill in the Pay Bills section for a certain number of days before the bill's due date. If you're receiving an electronic bill, the reminder appears as soon as NVB Bill Pay receives the bill from your biller.</td></tr>
<tr><td>E-mail Reminders</td><td>You can also receive e-mail reminders for your bills when the following events occur:
The bill is due.
The bill is past due.
The payment has been sent and the money has been withdrawn from your payment account.
The message contains information that is specific to a particular bill.</td></tr>
<tr><td>Payment Assistant</td><td>The Payment Assistant provides a quick summary of your biller information.<table><tr><th>Description</th></tr><tr><td>Biller name and address, including an Update link</td></tr><tr><td>Pending and recent payments, including links to view the payment details</td></tr><tr><td>Electronic bill information, including links to sign up for electronic billing and pay electronic bills</td></tr><tr><td>Automatic payment information, including links to set up automatic payments</td></tr><tr><td>Payment calendar with available payment dates</td></tr></table></td></tr>
<tr><td>Pending Payments</td><td>The Pending Payments section provides a quick summary of the payments that have not been processed yet.</td></tr>
<tr><td>Recent Payments</td><td>The Recent Payments section lists the bills that have been paid in the past 45 days.</td></tr>
<tr><td>Bill History</td><td>You can view all of the bills you paid, including electronic bills and the bills that you pay automatically. You can also view any unpaid electronic bills.</td></tr>
</table>

How do I know if the company or person received my payment?

Look for the payment to move from the Pending Payments section to the Recent Payments section.

- You can see a list of pending and recent payments for a particular biller in the Payment Assistant.
- You can see a list of pending and recent payments for all billers in the Payment Center.

If the payment was processed normally, you see the amount of the payment. If you canceled the payment, or if it failed during processing, you see the status of the payment.

You can also check the status of the payment in Bill History. If the status is Paid, the payment has been sent to the biller. In some cases, you may see the date when the biller posted the payment to your account.

When you set up your bill reminders, you can select an option to receive an e-mail message when the payment is sent. The message contains any posting information that the biller sends us. If you want to confirm that the payment has been posted to your account, contact the biller. It can take a few days for the biller's payment system to show the credit to your account.

You can check the account in NVB Online Banking or check your account statement to see if the funds were withdrawn from your payment account.

You can always contact your biller directly regarding payments to your account.

What is a preferred account?

A preferred account is the payment account from which you pay most of your bills. When you designate an account as your preferred account, it appears first in the Pay From list by default.

To change your preferred account, simply select another account in the Pay From list. When you choose a different account, the Make Preferred Account check box appears so that you can select it for the new preferred account.

Note: You must make a payment to designate a preferred account. If you select the Make Preferred Account check box but don't make a payment, the previous preferred account selection continues to appear as your preference.

What is the confirmation number?

The confirmation number is a unique identifier that NVB Bill Pay automatically assigns to each payment. If you have a problem with a payment, use this number to refer to the payment when you contact Customer Service. However, if you send us a payment inquiry, the confirmation number is automatically associated with the payment in question.

What is the difference between a note and a memo?

A note contains descriptive information that you want to keep on file with the payment. NVB Bill Pay does not send the note to the company or person with your payment. You can add a note to any payment in NVB Bill Pay. You can review the note when you view the details of your payment on the Bill Detail page. The maximum length of a payment note is 256 characters.

A memo contains information that is printed on the memo line of a check that NVB Bill Pay sends to the company or person. You can only add a memo to payments that NVB Bill Pay sends by check. The memo is also kept on file with the payment, so you can review the memo when you view the details of your payment on the Bill Detail page. The maximum length of a memo is 34 characters.

Can I change a payment?

Yes. If the payment has not started processing, you can change the:

- Account from which to make the payment.
- Date you want the biller to receive the payment.
- Amount of the payment.

Changing the Biller

If you made a payment to the wrong biller, you can cancel the incorrect payment and make another one to the correct biller.

Changing a Processed Payment

If the payment has started processing, or if the status is Paid, call the biller's Customer Service about the mistake and gather the following information:

- The name of the person who assisted you with your payment question.
- The phone number you called to contact the biller.
- The date you called to inquire about your payment.
- The amount of any late fees or finance charges assessed.

If you received a late fee, even though you made your payment on time, ask the biller to waive any late fees or finance charges.

Sending a Payment Inquiry

If the problem still isn't resolved, send us a payment inquiry. We contact the biller on your behalf in an attempt to resolve the problem.

Note: You can only submit an inquiry on a payment processed within the past six months.

What if the biller has not received or credited my payment?

Sometimes the biller may not credit your account immediately after receiving a payment. It can take a few days for the biller's payment system to show the credit to your account. Wait a few days after the scheduled pay date to see if the payment is credited to your account.

If the payment is not credited after two days, call the biller's Customer Service. If the problem still isn't resolved, you can send us a payment inquiry. We contact the biller on your behalf in an attempt to resolve the problem.

Note: You can only submit an inquiry on a payment processed within the past six months.

What if I receive a late fee for a payment?

Check the payment information to make sure you scheduled the payment before the bill's due date. If you made the payment on time, call the biller's Customer Service and ask to have the late fee or finance charge waived. If the biller did not credit your payment properly, any charges or fees may be waived once the problem is resolved.

If the problem still isn't resolved, send us a payment inquiry. We contact the biller on your behalf in an attempt to resolve the problem.

What if I overdraw my payment account?

The payment fails processing, and the status changes to Failed. You receive an e-mail message and a letter notifying you that the payment has been returned to us. We make a second attempt to withdraw the money from your payment account. If this attempt also fails, you must resolve the problem with our Payment Processing Center.

Please contact your financial institution to ensure that the funds are available. If the due date is near, however, you should pay the bill by some other means, such as sending a check.

What if a payment failed?

Failed is a status that appears when one of your payments is returned to us. The payment may have been returned because the information you provided when you added your bill wasn't sufficient for the biller to credit your account.

You receive an e-mail message and a letter notifying you that the payment has been returned to us. In some cases, we make a second attempt to send the payment. If this attempt also fails, you must resolve the problem with our Payment Processing Center.

You can send us a payment inquiry. Depending on the nature of the problem, we may contact the biller on your behalf in an attempt to resolve the problem.

Note: You can only submit an inquiry on a payment processed within the past six months.

What happens when I cancel a payment?

After you cancel a payment, its status changes to Canceled and it is not processed. Canceled payments appear in:

- The Recent Payments section of the Payment Center.
- Bill History.

Note: If you cancel an automatic payment, only the selected payment is canceled. You do not cancel any future payments in the payment schedule. To cancel all payments that you've scheduled to be paid automatically, go to Manage My Bills and delete the automatic payment.

Who can I pay using NVB Bill Pay?

You can pay anyone in the United States that you would normally pay by check or automatic debit. Even if you don't receive bills from the company or person you want to pay, you can still add the information we use to make payments. You can pay large companies and small companies, as well as individuals such as child care providers or family members.

When you pay a bill, NVB Bill Pay sends the payment electronically whenever possible. If the company or person cannot receive electronic payments, NVB Bill Pay prints a check and sends it to the address you provide when you add your bill.

To add a company or person to your list of bills, you first select one of the following options:

- Company with an account number
- Company without an account number
- Person

Can I still make a payment to a Person?

You can take advantage of the same NVB Bill Pay features to make payments to individuals as well as to companies.

- You can make payments online instead of writing checks.
- You can keep track of all your bill payments at the Payment Center.
- You can set up an automatic schedule for your payments.

When you select the option Person, you can either:

- Search for the person's name and address based on the person's phone number. If possible, please do not type a wireless or an unlisted phone number.
- Enter all of the information we need to make your payments: the person's name, address, and phone number.

Which bills can't I pay with NVB Bill Pay?

You cannot use NVB Bill Pay to pay any company or person with an address outside the United States or its territories.

You can use NVB Bill Pay to make state and federal tax payments and court-ordered payments; however, such payments are discouraged and must be scheduled at your own risk.

Do I need to contact the companies or people that I pay if I choose to pay my bills with NVB Bill Pay?

No, you do not need to contact the companies or people that you pay if you use this service. We make the payment based on the information you provided when you added your bill. If we have already established a relationship with a company or person you want to pay, we may send the payment electronically or to a location specified by the biller. Otherwise, we print and mail a check to the address you provided. If you enter your account information, we send it with your payment so that the company can credit your account properly.

What should I do if I pay more than one bill to the same company?

Add a bill for each separate account you have with the company.

What should I type for the phone number?

Type the phone number that you would call if you had a question about your bill.

- If you're adding a company, look for a Customer Service phone number on your bill, statement, or invoice.
- If you're adding a person, use the person's business phone number or home phone number.

Why do you need my account number?

Entering your account number is the most reliable means to ensure that the company can credit your payments properly.

When you pay your bills by check, you typically send the check along with the payment portion of your bill. The biller may ask you to write the account number on your check so that the payment is credited to your account if the check is processed without the statement.

When we make payments to the company, we don't send a statement. The payments we send have the company name, your name and address, and your account number, if it is available.

If you don't have an account with the company you want to pay, you can still add the information that we use to make payments to that company. However, if you do have an account number available, please provide that information to expedite crediting the payment to your account.

Where can I find my account number?

Your account number should be on the bill, statement, or invoice you receive from the company you want to pay.

What if I don't have an account number?

If you can't find an account number, select the option to add a company without an account number. If you're adding a person to pay, you won't need to enter an account number.

What should I type for the biller address?

Type the address where you send the payments for your bill. It may appear as the billing or remittance address on your statement.

What should I type for the person's address?

Type the address where you send the payments for your bill, if you receive one. It can be the person's home address or a business address.