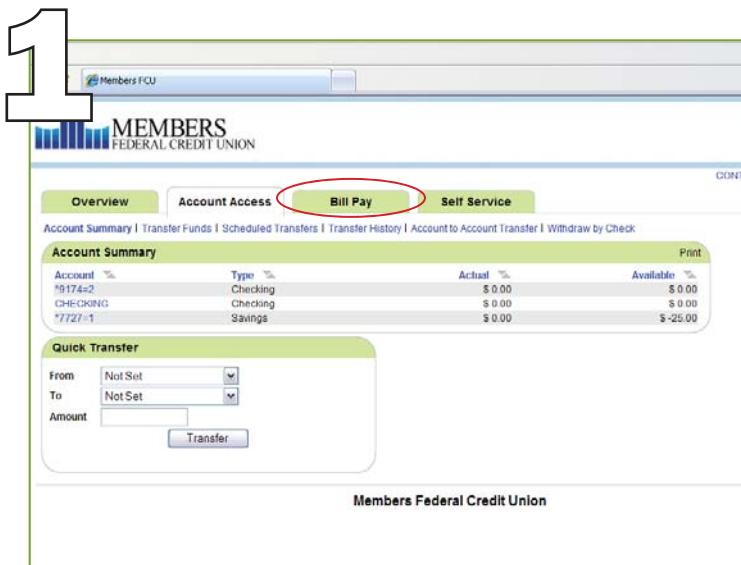


FREE Online Bill Pay in Virtual Branch

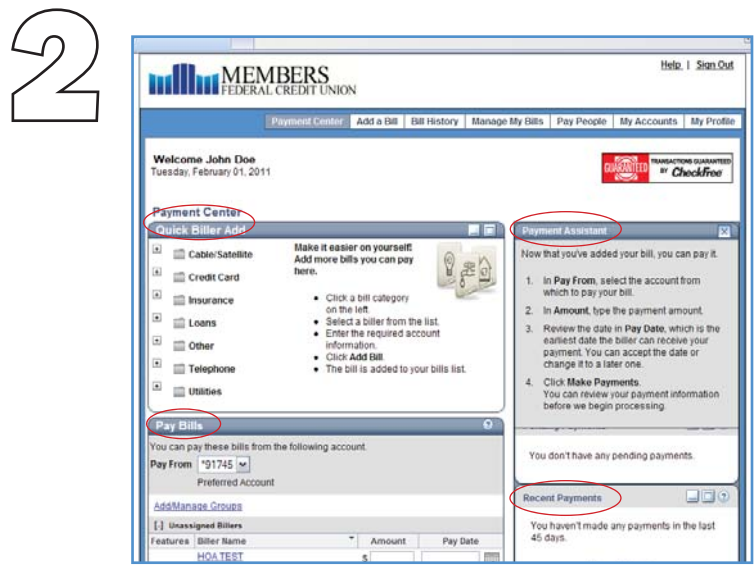
Members Federal Credit Union understands your time is valuable and we're doing all we can to help you maximize your time by providing a FREE, easy way to set up and pay your bills online. And, not only will you save time, you'll save money on postage, envelopes, and checks!

It's easy to sign up and use Online Bill Pay—let's get started!

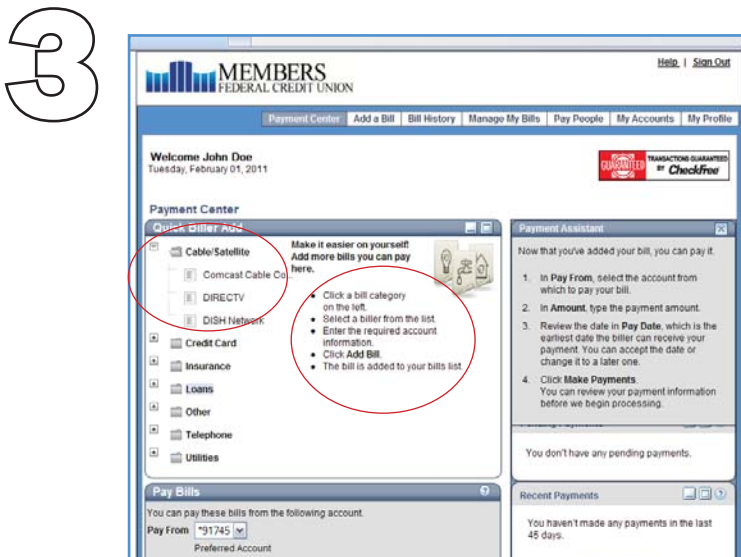
note You will need to have your account numbers ready for the billers you would like to set up to pay through Online Bill Pay.



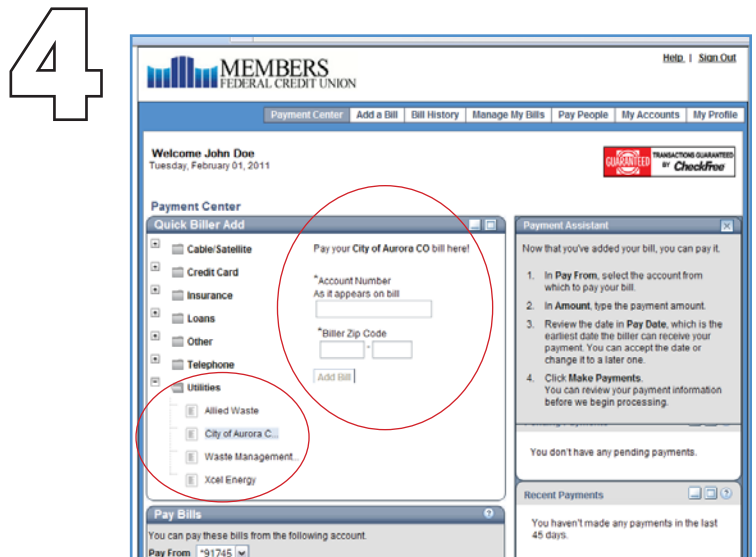
1 Login to Virtual Branch then click on the Bill Pay tab at the top.



2 After you have read and accepted the Terms & Conditions, you will be enrolled and will see the above Payment Center. Note that you have a snapshot of Quick Biller Add, Pay Bills, Payment Assistant, and Recent Payments.



3 In the Quick Biller Add, you will see various categories of bills. If you click on the + to the left of the category, common billers will be listed. To the right, there are instructions on how to add a biller.



4 Let's set up a biller from the Quick Biller Add. Click on the Utilities category then select City of Aurora. On the right, enter your utility account number and the biller zip code.

5

MEMBERS FEDERAL CREDIT UNION

Welcome John Doe
Tuesday, February 01, 2011

Payment Center

Quick Biller Add

Cable/Satellite: Pay your City of Aurora CO bill here!

Credit Card: Account Number: 1234567

Insurance: As it appears on bill

Loans: Biller Zip Code: 80011

Telephone: Add Bill

Utilities: Allied Waste, City of Aurora C., Waste Management..., Xcel Energy

Payment Assistant

- In **Pay From**, select the account from which to pay your bill.
- In **Amount**, type the payment amount.
- Review the date in **Pay Date**, which is the earliest date the biller can receive your payment. You can accept the date or change it to a later one.
- Click **Make Payments**. You can review your payment information before we begin processing.

You don't have any pending payments.

Recent Payments

You haven't made any payments in the last 45 days.

Once you have entered the correct information, click on "Add Bill." Congratulations, the biller has been set up in the Online Bill Pay.

6

MEMBERS FEDERAL CREDIT UNION

Welcome John Doe
Tuesday, February 01, 2011

Payment Center

Quick Biller Add

Cable/Satellite: Make it easier on yourself! Add more bills you can pay here.

Credit Card

Insurance: Click a bill category on the left. Select a biller from the list. Enter the required account information.

Loans: Click Add Bill

Other: The bill is added to your bills list.

Telephone

Utilities

Payment Assistant

- In **Pay From**, select the account from which to pay your bill.
- In **Amount**, type the payment amount.
- Review the date in **Pay Date**, which is the earliest date the biller can receive your payment. You can accept the date or change it to a later one.
- Click **Make Payments**. You can review your payment information before we begin processing.

You don't have any pending payments.

Recent Payments

You haven't made any payments in the last 45 days.

Let's look at another way to add and set up a biller. In this method, you will click on "Add Bill" at the top of the page.

7

MEMBERS FEDERAL CREDIT UNION

Add a Bill

Quick Add a Company or Person to Pay

To start making payments, select the type of bill you want to add, and click **Continue**. [More about who I can pay...](#)

Who do you want to pay? Company Person

Continue Cancel

Member Service can be reached at 303-755-2572 Mon - Wed: 8AM - 5PM Thu: 9AM - 5PM Fri: 8AM - 5PM

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You are asked if you want to pay a Company or Person.

8

MEMBERS FEDERAL CREDIT UNION

Add a Bill

Quick Add a Company or Person to Pay

To start making payments, select the type of bill you want to add, and click **Continue**. [More about who I can pay...](#)

Who do you want to pay? Company Person

Search

To find the company you want to add, enter the information and click **Search**. We'll try to find an address match for you.

Biller Name: qwest
As it appears on bill
If you prefer, you can enter all the information for your bill.

Search Cancel

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When you select Company, a Search option becomes available asking for the biller name. Type in the name and click on "Search."

9

MEMBERS FEDERAL CREDIT UNION

Add a Bill

Select a Company

You entered qwest in the Biller Name box on the previous page. We found some possible matches for this company in our biller list. If the biller you want to add appears below, please select it and click **Continue**.

Qwest Choice TV and Online
Qwest Communications

If you prefer, you can enter all the information for your bill.

Continue Cancel

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You will be provided a list of matching names. Once you select the correct one, click "Continue." You are taken to the Add Information for a Company page.

10

MEMBERS FEDERAL CREDIT UNION

Add a Bill

Add Information for a Company

Now that you've selected the company, please enter the additional information to ensure that your payment is properly credited.

Asterisks (*) indicate required information.

* Biller Name: Qwest Communications

Nickname: [input]

* Account Number: [input]

* Confirm Account Number: [input]

* Biller ZIP Code: [input]

Where you would mail payments: XXXXX-XXXX

Get your Qwest Communications bill delivered at the Payment Center. Electronic bills are free and can be canceled any time.

Learn More Biller Information

Yes, I want to receive electronic bills. Your bill will be delivered online and will no longer be delivered in the mail.

I agree that you may share my e-mail address with Qwest Communications, and they may send me e-mail about their services.

No, thanks. I'll sign up later.

Thank you for signing up to receive your Qwest Communications bill online. Paper bills will be discontinued within one to two billing cycles after your enrollment. Your billing cycle, rate, and billing plan will not change.

For billers who offer it, you are given the option to enroll in electronic bills. You will need to choose before continuing setting up the biller. Continue to complete the Add Information screen.

11

MEMBERS FEDERAL CREDIT UNION

Quick Add a Company or Person to Pay

To start making payments, select the type of bill you want to add, and click Continue. [More about who I can pay...](#)

Who do you want to pay? Company Person

Search

To find the person you want to add, enter the phone number and click Search. We'll search publicly available phone listings and try to find a name and address match for you. [More about phone search...](#)

Phone Number of person you want to pay (xxx)-xxx-xxxx

303 755 2572

If you prefer, you can enter all the information for your bill.

Search Cancel

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For another way to set up a biller, click on “Add Bill” from the Payment Center and select by Person. You will then be asked to enter a telephone number as shown above.

12

MEMBERS FEDERAL CREDIT UNION

Review Bill Information

We found a match for 303-755-2572. Do you want to [change the information](#) we found for this person?

If this is not the person you want to add, you can [search for another person](#).

Aurora Federal Credit Union
8 Adeline St.
Aurora, CO 80011

Add Bill Cancel

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The next screen shows the result of your telephone number search. Options are provided on the right should you need to update the information or if it is not the person you were seeking. If the result is correct, click on the “Add Bill” button to finish. You will then be given the option to add other billers if necessary.

13

MEMBERS FEDERAL CREDIT UNION

Payment Center

John Doe
February 01, 2011

Quick Biller Add

Make it easier on yourself! Add more bills you can pay here.

Insurance

Loans

Other

Telephone

Utilities

Pay Bills

You can pay these bills from the following account.

Pay From *91745 Preferred Account

Add/Manage Groups

Unassigned Billers	Amount	Pay Date
AURORA FEDERAL CREDIT UNION	\$	
HOA TEST	\$	

Bill Reminders

Pending Payments

Recent Payments

View Bill History

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Once you have set up billers, you are able to make payments. Your available billers will be listed under Pay Bills on the Payment Center page. Paying is as easy as typing in the amount and using the calendar to select the payment date. Payments are typically made within 3 to 5 business days. The calendar will indicate the available payment date based on the method of payment (check or ACH).

14

MEMBERS FEDERAL CREDIT UNION

Manage My Bills

Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, and receiving your bill online.

Available options vary based on the features that the biller offers and the information you've already set up for your bill.

Bill Name HOA TEST

What would you like to do?

Add an automatic payment

Set up reminders for this bill

Update biller information

Delete this bill

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Now that you have billers set up, you can manage those billers by selecting “Manage My Bills” from the top of the page. This will allow you to edit info, set reminders, schedule auto payments, and delete billers.

15

If you choose to update the biller information, you will see the above options. Make the necessary updates then click “Save Changes.”

16

If you want to set reminders for your bills, select the appropriate options. Click on “Save Changes” when you are done.

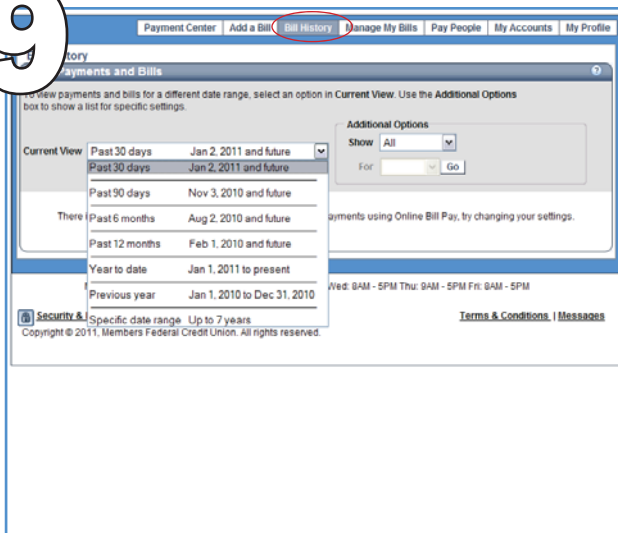
17

To add an automatic payment, you will need to select the account to pay from, enter the amount to pay, frequency, whether or not all the payments are the same or if the last payment is a different amount, when the first payment is made, how long to pay the bill, when/how to stop, and your email options. Click “Set Up Payment” to finish.

18

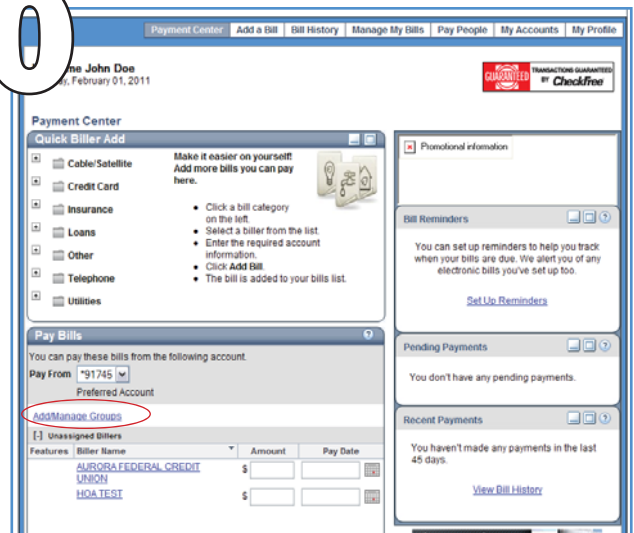
If you no longer need to make payments to a biller, you can delete them from the Payment Center by selecting Delete This Biller from the Manage My Bills screen. You will receive a window asking to confirm the deletion and that it will result in the cancellation of any pending payments to the biller. Click “Ok” to proceed.

19



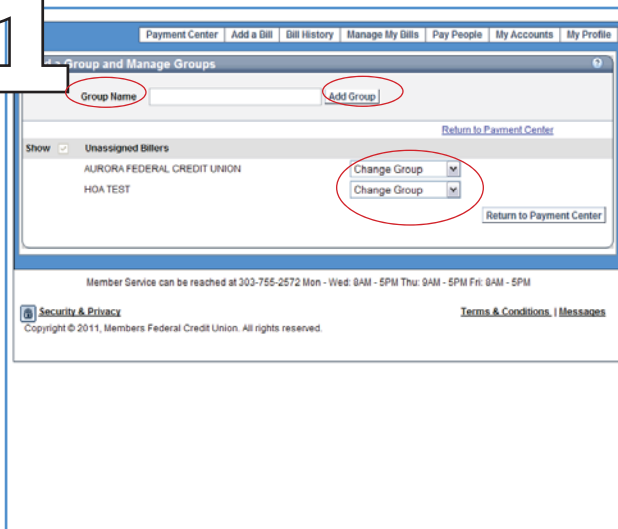
Another feature of Online Bill Pay is the History. You can find the tab at the top of the page. Once in the History, you can select a time-frame from the drop down box that you would like to review.

20



Once you have billers established, you can create and manage them within Groups. In the Payment Center, you will see billers listed in the Pay Bills section. A link is included there for adding and managing Groups.

21



Within the Add a Group and Manage Groups screen, you can create a Group name and add it and you can change which Group your billers are a part of by using the drop down box. The Group feature offers a way of organizing your billers for budgeting and other needs.

As you can see, MFCU's FREE Online Bill Pay offers many great features as well as different ways to add billers. This service will allow you to quickly and easily make both recurring or one-time payments to utilities, doctors, and more. To make payments to individuals, check out our ZashPay service located within the Online Bill Pay. For only \$0.50 per transfer, you can send money the same or next business day using a cell phone number or email address.