

CREDIT UNION

SERVICES

- SHARE SAVINGS ACCOUNTS
- FREE CHECKING ACCOUNTS
- MOBILE BANKING/REMOTE DEPOSIT
- CHRISTMAS & VACATION ACCOUNTS
- CERTIFICATES OF DEPOSIT
- VISA DEBIT CARDS
- NEW & USED CAR LOANS
- PERSONAL SIGNATURE LOANS
- VISA CREDIT CARDS
- HOME EQUITY LOANS
- HOME EQUITY LINE OF CREDIT LOANS
- SHARE SECURED LOANS
- ATR (BALLOON LOAN) FOR EDUCATION
- DIRECT DEPOSIT & PAYROLL DEDUCTIONS
- VISA GIFT CARDS
- HOME BANKING
- E-STATEMENTS
- ONLINE CHECK RE-ORDERING
- FAMILY MEMBERSHIP

NOW YOU NEVER HAVE TO  
WRITE A CHECK AGAIN TO  
PAY A BILL!

Consumer 1st Federal Credit Union's  
new Electronic Bill Payment Service  
will shorten your bill payment process  
and give you more time to do the  
things you want.

Electronic  
Bill Payment

PAY YOUR BILLS  
WITH  
ELECTRONIC BILL PAYMENT!



1000 CLIFFMINE ROAD SUITE 140  
PITTSBURGH, PA 15275  
412-424-6050 PHONE/ 412-424-6054 FAX

Web: [www.consumerhealthcarefcu.com](http://www.consumerhealthcarefcu.com)

Email: [cu@consumerhealthcarefcu.com](mailto:cu@consumerhealthcarefcu.com)

This service will be free to all Consumer 1st Federal Credit Union members. It will allow members to pay their bills to various vendors when they are due; this can be a monthly bill or one time payment. The ease of going online to our web site and selecting the link for bill payment and entering in your individual pin number will allow you to enter the bill payment program. Once in the program you will be able to set up the bills you want to pay by entering the Vendor's name and address, account number, amount to pay and the day they are to be paid. You can select whether you will be paying this vendor on a monthly basis or one time only. You will also be able to monitor when previously entered bills were paid.

This service will allow you to review your account with the credit union, make transfers from one type of account to another and view checks cleared on your share draft account. You will be able to print information that you see and read on your computer screen. This is a continuation of your credit union's effort to meet your needs today through modern technology.

### If You've Got Questions . . . Your Credit Union Has the Answers!

What is Electronic Bill Payment?

Electronic Bill Payment (EBP) is a service that Consumer 1st Federal Credit Union offers to make it simple and convenient to pay your monthly bills. All you have to do is verify that the amount you have been billed is correct, and then schedule the payment via your personal or business computers and we'll do the rest!

Why Pay Bills On-Line?

Convenience, convenience and convenience. Your Credit Union's EBP features allow you to schedule recurring payments, pay anyone anytime, stop sampling the taste of the glue on those payment envelopes, cut down on trips to the post office, the cost of postage and more! Did we mention it's convenient?

When can I start?

Processing your enrollment form just takes minutes. Upon completion of your form, we'll add you to the system. As soon as you receive a confirmation from us, usually the next business day, you can begin using EBP to make your payments!

How do I schedule a bill for payment?

Bills are scheduled for payment on-line at [www.consumer1stfcu.com](http://www.consumer1stfcu.com). Once you've logged on, you simply enter the amount to be paid as well as the date that you want us to mail your payment and deduct it from your account. The EBP service lets you schedule recurring payments such as mortgage and car payments, review bill payment history and maintain a payee database. Adding a new payee is simple, and payments to new payees can begin immediately. All of the EBP features help to simplify the process of paying bills along with saving your time and money.

How can I be sure payments will be made on time?

We recommend that EBP users schedule bills for payment no less than 5 business days prior to the bill's due date. The payment will be sent immediately to ensure it's received on time. Payments to anyone, anywhere, may be scheduled as much as one year in advance of their payment date.

What account are the funds taken from?

Your Consumer 1st Federal Credit Union checking account is your source for EBP payments.

What does EBP cost?

There are no monthly or transaction fees for accessing your account using this service. The credit union does not plan to charge in the future but reserves the right to charge in the future after providing a 30 day notice to you of our intent to charge. You will have to pay an internet provider a standard monthly fee to use EBP for which we have no control. You may be able to pay your bills for less without the credit union's help, but if you're like most people, you time is worth the investment. It seems that stopping by the post office to pick up stamps, sitting down to write out a check for each bill and remembering to drop them in the mail doesn't always fit into our busy lives. EBP through your credit union eliminates the hassle.

## Electronic Bill Payment Application

NAME:

MEMBER NUMBER:

E-MAIL ADDRESS:

MAILING ADDRESS:

DAY PHONE:

EVENING/CELL PHONE:

JOINT ACCOUNT OWNER:

### AUTHORIZATION

I authorize Consumer 1st Federal Credit Union to post EBP transactions to the account indicated on this enrollment form. I understand that I am in full control of my account. If, at any time, I decide to discontinue the service, I will provide written notification to Consumer 1st Federal Credit Union. My use of EBP signifies that I have read and accepted all of the terms and conditions of the EBP service.

SIGNATURE:

Thank you for signing up to use our EBP service.

Send this page to:

Consumer 1st Federal Credit Union

1000 Cliff Mine Road Suite 140

Pittsburgh, PA 15275