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If you're like most people, time is getting more and more valuable. It seems like stopping by the post office to pick up stamps, sitting down to write out a share draft for each bill, and remembering to drop them in the mail doesn't always fit into the hustle and bustle of daily life. You'll enjoy convenience and time savings when paying your bills online.

Which is
more important...
saving time
or **saving money?**



Doesn't Matter...
We'll help save both.

ON-LINE BILL PAY SERVICE





ELECTRONIC BILL PAYMENT

What is Electronic Bill Payment?

Electronic Bill Payment (EBP) is a service that makes 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 computer. We'll do the rest!

Why pay bills online?

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

When can I start?

Processing your Enrollment Form will take 5 to 7 business days. You will receive information including your Personal Security Code and EBP account number via e-mail. At that time, 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.lincolmainefcu.com. Once you've logged on to LINC-Connection, you simply enter the amount to be paid as well as the bill's due date.

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.

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

We request that EBP users schedule bills for payment no less than 6 business days prior to the bill's due date. The payment will be sent immediately to ensure it's received on time. Payments may be scheduled as much as one year in advance of their payment date.

What account are the funds taken from?

You may choose either your Lincoln Maine Federal Credit Union savings or checking account as your source for EBP payments: however, you must have a checking account to have the Bill Payer service.

(Transfer limitations may apply to your savings account. See your Rate and Fee Schedule for details.)

What does EBP cost?

The credit union's EBP service is FREE regardless of how many bills you pay. However, we reserve the right to charge a \$5.00 fee if you do not pay one bill per month.

Minimum System Requirements

Windows

- Internet Explorer 5.0.1-6.02
- Netscape 6.2-7.1
- AOL 8.0-9.0
- Firefox 1.01

Mac OS 8.x and 9.x (Power PC)

- Internet Explorer 5.1.6
- Netscape 4.6-7.02
- AOL 5.0
- Firefox 1.01

Mac OS X (Jaguar 10.2)

- Internet Explorer 5.2.2
- Netscape 6.1-7.02
- AOL for Mac OS X

For security reasons, you must use a browser with at least 128-bit encryption.

EBP Sign-Up Form

Name _____

Social Security Number _____

Email Address _____

Street Address _____

City _____ State _____ Zip _____

Home Phone Number _____

Type of Account _____

Account Number _____

Co-owner of Account _____

Credit Union Use Only

CU Identifier _____

Date _____

Member Service Initial _____

Phone Number _____

Email _____

Authorization

I authorize Lincoln Maine Federal Credit Union to post EBP transactions to the account indicated on this enrollment form. I further understand that the service fee(s) associated with the chosen plan will be directly debited from the same account. 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 Lincoln Maine FCU. My use of EBP signifies that I have read and accepted all of the terms and conditions of EBP service.

I understand that payments take an average of 6 business days to reach the payee, and that payments may be made electronically or by mail. Lincoln Maine FCU is not liable for any service fees or late charges levied against me. I also understand that I am responsible for any loss or penalty that I may incur due to a lack of sufficient funds (NSF fee \$25.00), Stop Payment fee (\$25.00), or other conditions that may prevent the withdrawal of the funds from my account.

Signature _____

Date _____

Please return this form to the Credit Union.
Thank you for signing up to use EBP service.
Your start-up kit will arrive via email in 5 to 7 days.