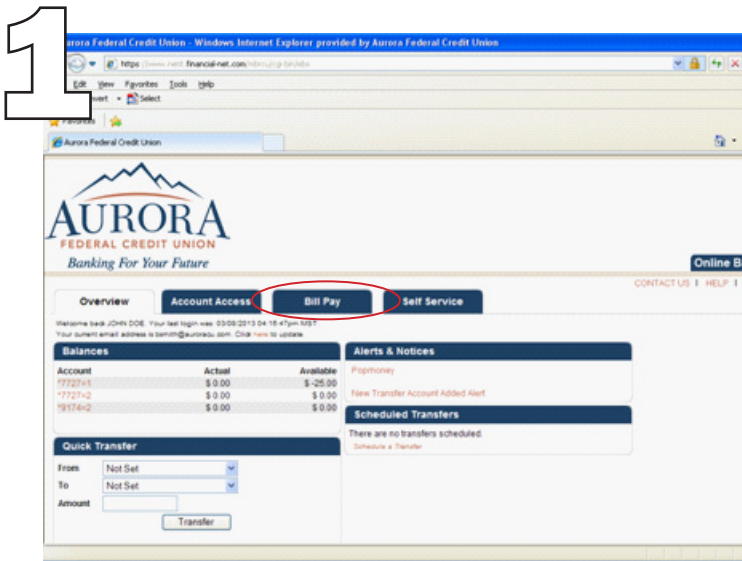


FREE Online Bill Pay in Virtual Branch

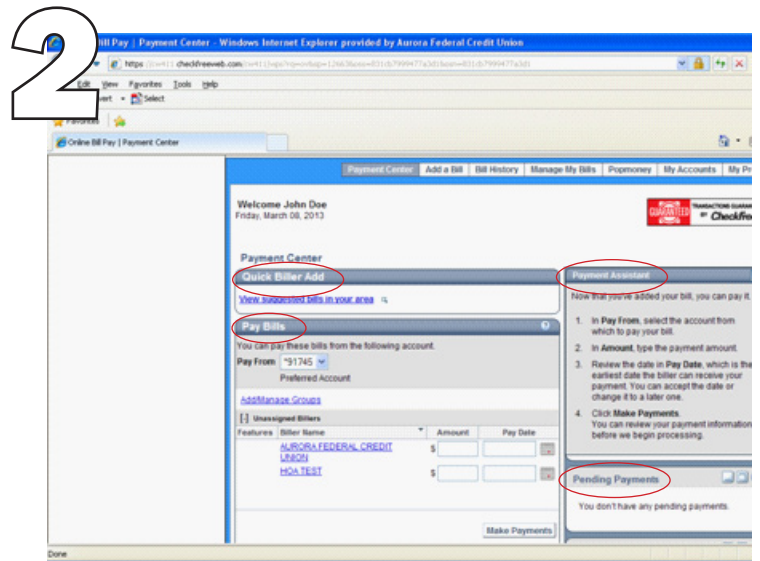
Aurora Federal Credit Union understands your time is valuable and we're doing all we can to help you maximize your time by providing a FREE, easy way to set up and pay your bills online. And, not only will you save time, you'll save money on postage, envelopes, and checks!

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

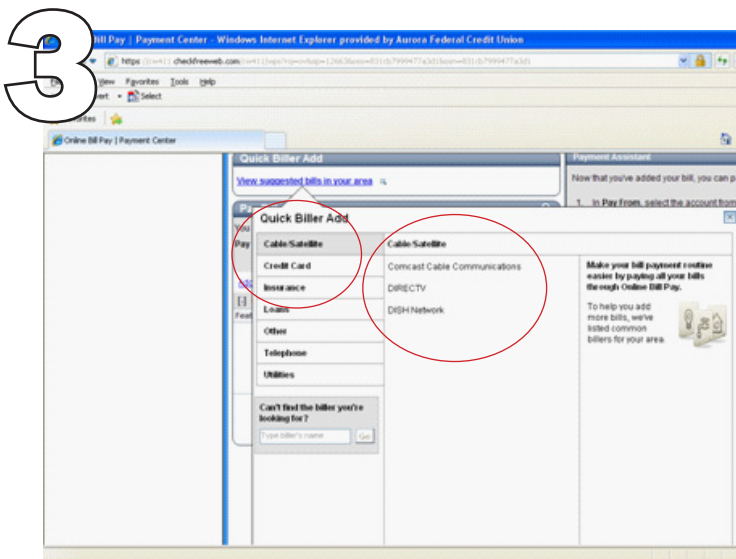
note You will need to have your account numbers ready for the billers you would like to set up to pay through Online Bill Pay.



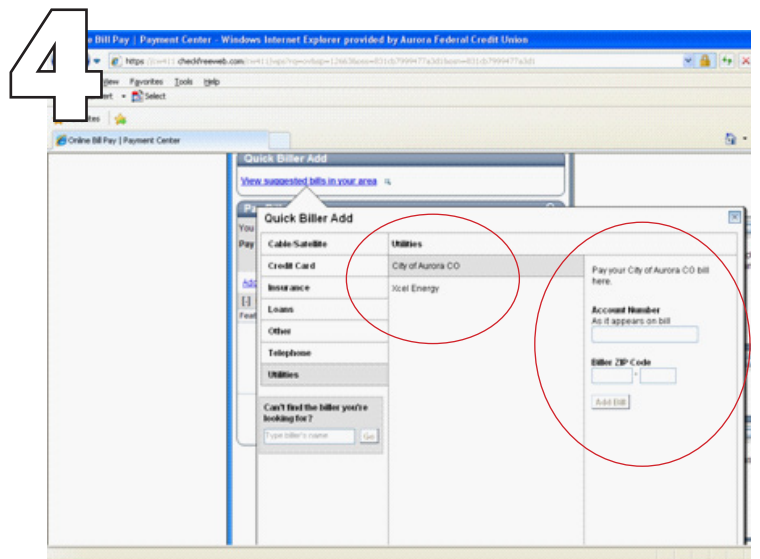
Login to Virtual Branch then click on the Bill Pay tab at the top.



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.

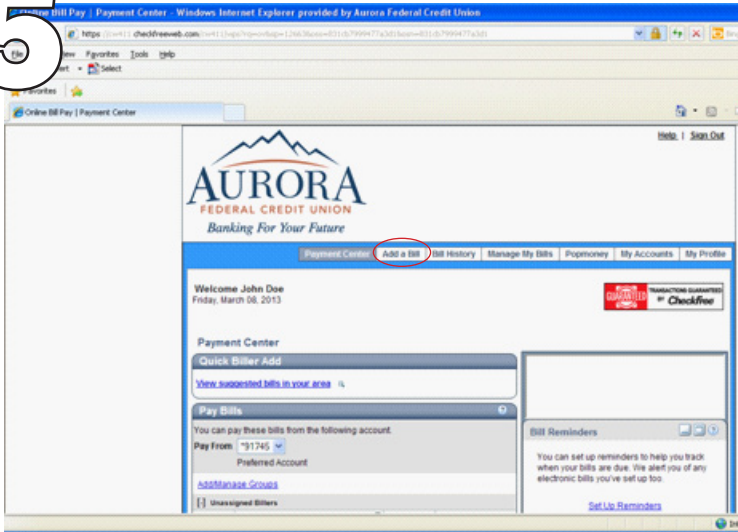


In the Quick Biller Add, you will see various categories of bills. If you click on the + to the left of the category, common billers will be listed. To the right, there are instructions on how to add a biller.



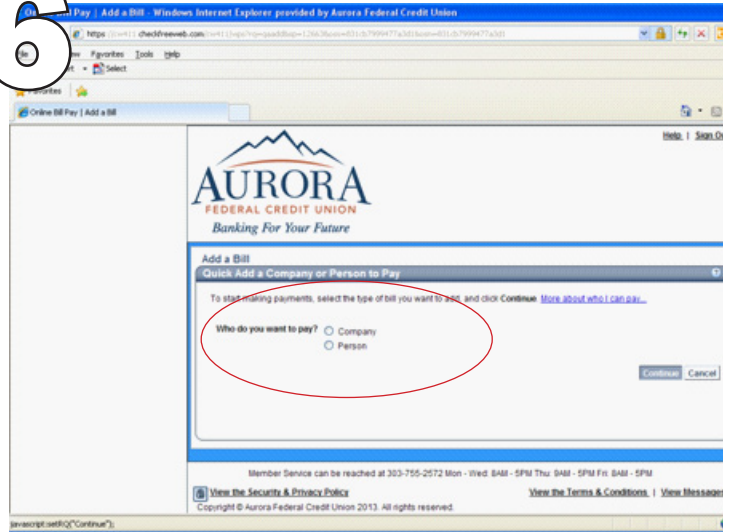
Let's set up a biller from the Quick Biller Add. Click on the Utilities category then select City of Aurora. On the right, enter your utility account number and the biller zip code.

5



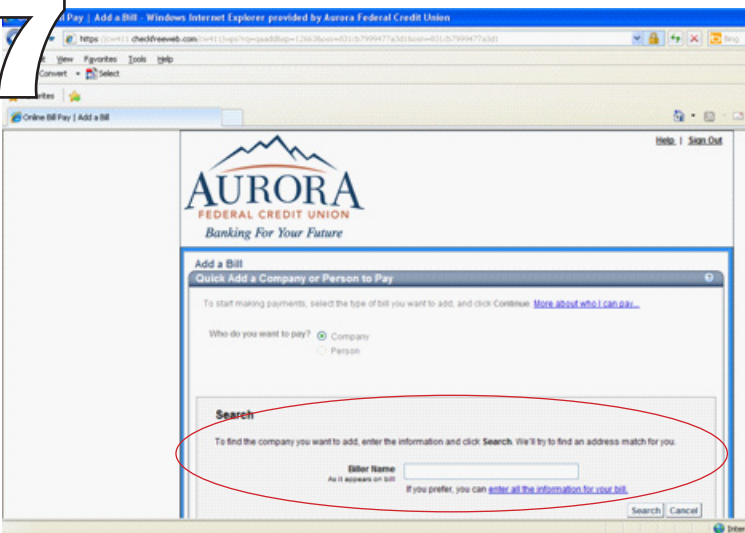
Let's look at another way to add and set up a biller. In this method, you will click on "Add Bill" at the top of the page.

6



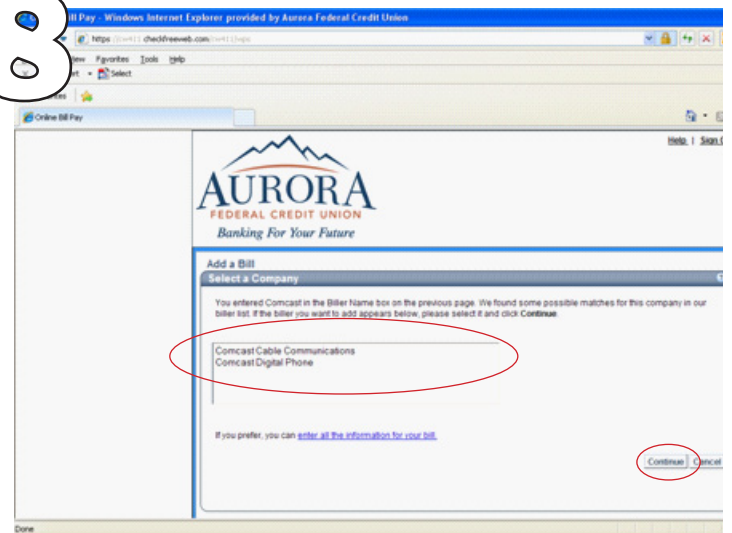
You are asked if you want to pay a Company or Person.

7



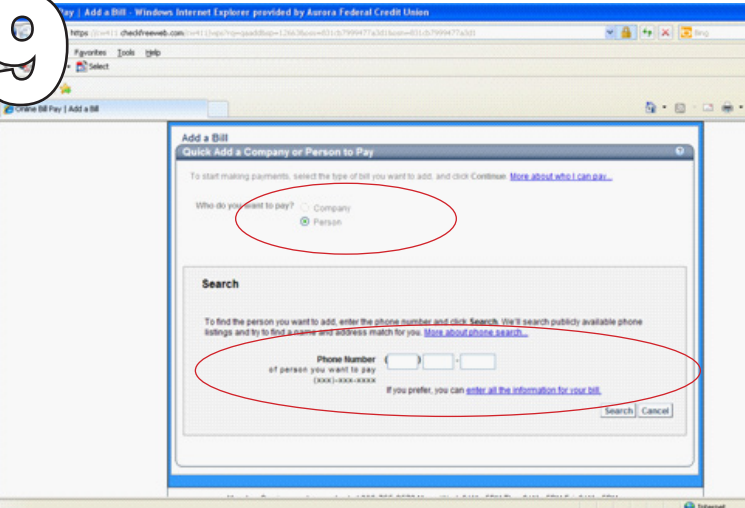
When you select Company, a Search option becomes available asking for the biller name. Type in the name and click on "Search."

8



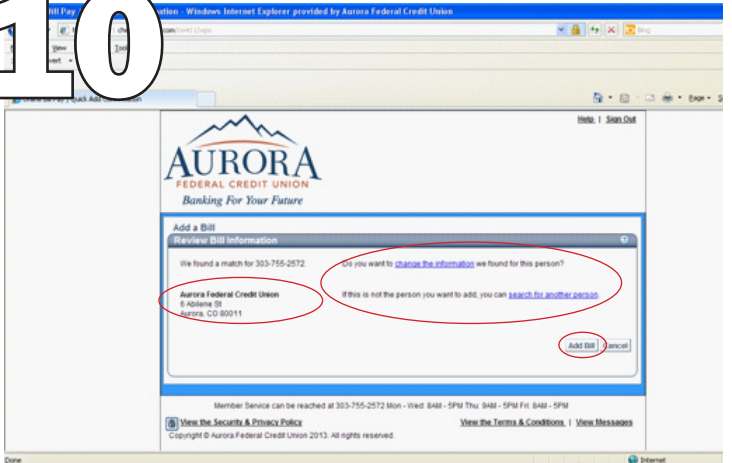
You will be provided a list of matching names. Once you select the correct one, click "Continue." You are taken to the Add Information for a Company page.

9



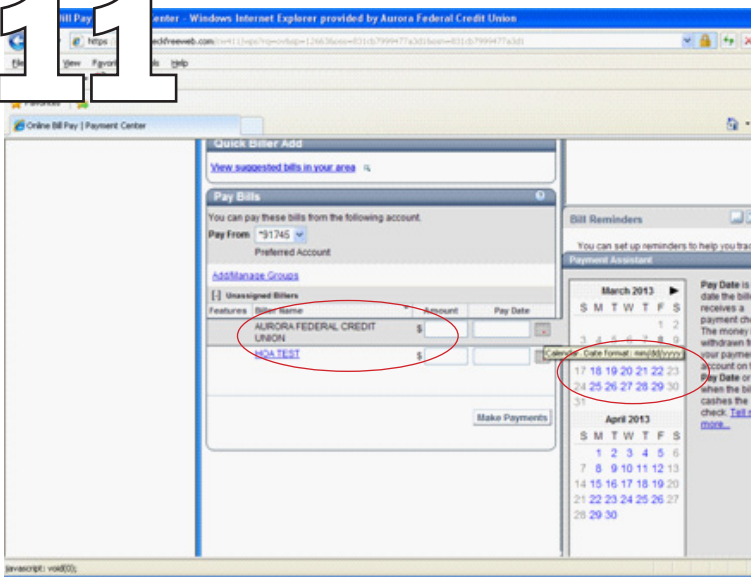
For another way to set up a biller, click on "Add Bill" from the Payment Center and select by Person. You will then be asked to enter a telephone number as shown above.

10



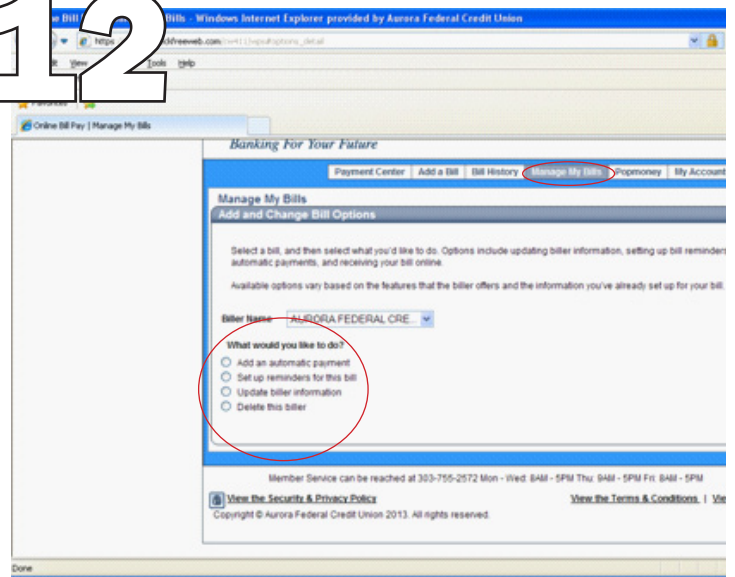
The next screen shows the result of your telephone number search. Options are provided on the right should you need to update the information or if it is not the person you were seeking. If the result is correct, click on the "Add Bill" button to finish. You will then be given the option to add other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

11



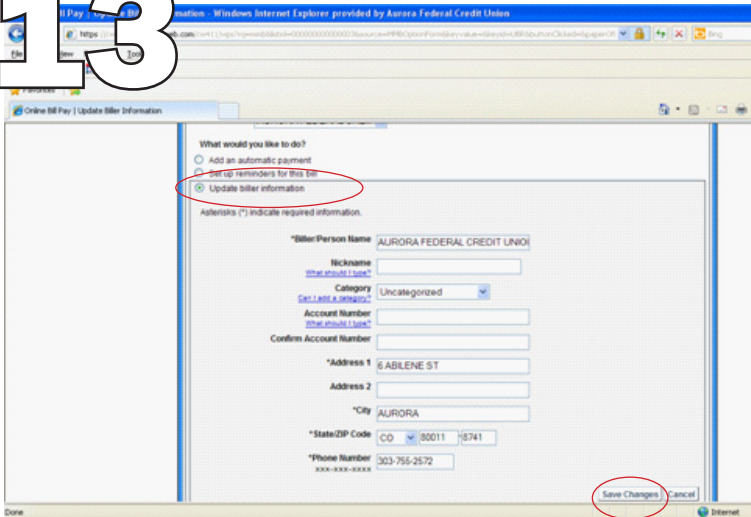
Once you have set up billers, you are able to make payments. Your available billers will be listed under Pay Bills on the Payment Center page. Paying is as easy as typing in the amount and using the calendar to select the payment date. Payments are typically made within 3 to 5 business days. The calendar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

12



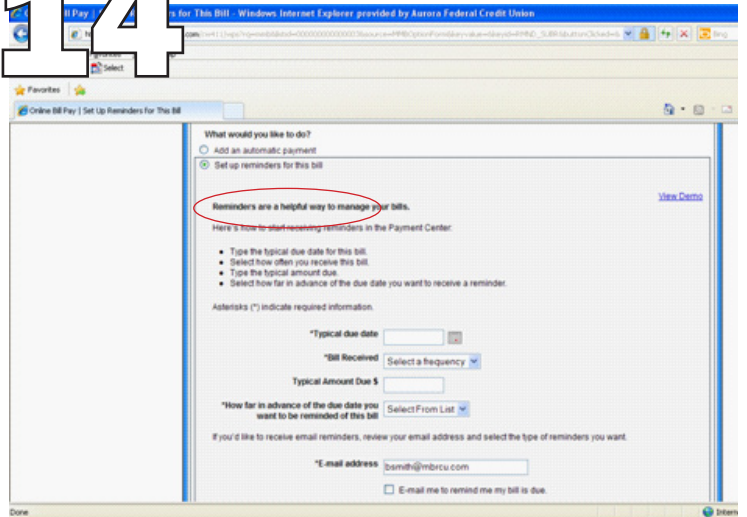
Now that you have billers set up, you can manage those billers by selecting "Manage My Bills" from the top of the page. This will allow you to edit info, set reminders, schedule auto payments, and delete billers.

13



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

14



If you want to set reminders for your bills, select the appropriate button and then set your payment date, frequency, and email options. Click on "Save Changes" when you are done.

15

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.

16

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.

17

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.

18

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.

As you can see, AFCU'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 Popmoney service located within the Online Bill Pay. You can send money to virtually anyone the same or next business day using a cell phone number or email address.