



## Bill Payment Navigation Items

**Make Payments:** Not only can you make payments from this section, but you can also view and pay e-bills, view pending and recent payments, and add new payees! Plus you can search for a payment, order a CD of your payment history and available bills images, and add a memo to an individual check payment.

**Manage Categories:** Organizing your payees is simple! This section allows you to add, edit, or remove payee categories (e.g., Utilities, Auto) so payees are easier to locate and manage later.

**View Report:** From this section, you can view a report of your bill payment activity, and even download completed transactions into your own financial software.

**Search Records:** The search feature allows you to locate payments by payee, time frame, filed items, and/or unpaid bills.

**Funding Accounts:** This section displays the funding accounts that have been designated for use with Bill Payment. This will always be a JHFCU checking account(s).

**Personal Information:** The personal information you provided to JHFCU when you registered as a bill payment user will be displayed in this section. For security purposes, you must contact JHFCU to change your personal information.

## Have Questions?

Contact JHFCU at 410-534-4500 for assistance.

410-534-4500 • 1-800-JHFCU-70 • [jhfcu.org](http://jhfcu.org)  
(outside the Baltimore area)

**East Baltimore**  
2027 E. Monument St.  
Baltimore, MD 21287  
M, T, F, 8:30 a.m. – 4:00 p.m.  
W, 10:00 a.m. – 4:00 p.m.  
Th, 8:30 a.m. – 5:00 p.m.

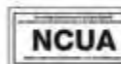
**Homewood**  
Charles Commons  
4 E. 33rd St.  
Baltimore, MD 21218  
M, T, F, 8:30 a.m. – 4:00 p.m.  
W, 10:00 a.m. – 4:00 p.m.  
Th, 8:30 a.m. – 5:00 p.m.

**Bayview**  
5201 Alpha Commons Drive  
Baltimore, MD 21224  
M, T, F, 8:30 a.m. – 4:00 p.m.  
W, 10:00 a.m. – 4:00 p.m.  
Th, 8:30 a.m. – 5:00 p.m.

**Eastern**  
1101 E. 33rd St., Room 303A  
Baltimore, MD 21218  
Th, 8:30 a.m. – 4:00 p.m.

**Mt. Washington**  
McAuley Hall, Suite 100  
5801 Smith Avenue  
Baltimore, MD 21209  
M, T, Th, F, 8:30 a.m. – 4:00 p.m.  
W, 10:00 a.m. – 4:00 p.m.

**Phone Services Department**  
M, T, Th, F, 8:30 a.m. – 5:00 p.m.  
W, 10:00 a.m. – 5:00 p.m.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government, National Credit Union Administration, a U.S. Government Agency.



Member FDIC

# Bill Payment



THE JOHNS HOPKINS  
FEDERAL CREDIT UNION

— Serving the Johns Hopkins Community since 1971 —

# Bill Payment

## At the Internet Branch

Save time, energy and trees by paying your bills online with JHFCU's Bill Payment! Bill Payment makes bill paying easy, organized, and efficient. Plus it's safe, fast, and accessible 24/7 from anywhere with internet access!



**THE JOHNS HOPKINS**  
FEDERAL CREDIT UNION

Serving the Johns Hopkins community since 1971

### How does it work?

You can pay an unlimited number of bills to any company, organization, or individual within the United States electronically via your computer. The funds are debited from your Share Draft Checking account and you can schedule payments 24 hours a day, 7 days a week. Bill Payment is free if you direct deposit into JHFCU and pay at least one bill per month. Otherwise, it's \$4.95 per month, debited from your checking account on or around the 6th business day of the month for the preceding month's service. All members have an initial 3-month grace period allowing time to set up payees and try the service with no monthly fees.



### What can I do in my account?

- Receive, view, manage, and pay bills
- Set up e-mail alerts for bill arrivals, due dates, upcoming payments, and more
- Schedule automatic recurring payments
- Create payment reports
- Get check clearing confirmation for bills paid via check



### Sign up in four easy steps:

1. Log into the Internet Branch with your account number and PIN.
2. Click the *Bill Payment* tab.
3. Read and accept the electronic bill payment authorization.
4. Fill out the electronic bill payment form and click submit.

You will be able to access Bill Payment within seconds of completing the application!



### What else do I need to know?

- You may pay bills when you are outside the U.S. if you are using a compatible browser, but payments may only be made to payees within the fifty United States and territories.
- Many common payee addresses are already in the bill payment system and you will only need to enter your account number. For all other payees, you will also need to enter the full mailing address.
- Payee addresses will be validated by the United States Postal Service when entered to ensure accuracy.
- You have a cap of \$9,999.99 per payment regardless of how the payment is disbursed.
- Electronic payees normally will receive payment within two business days, and check payees generally receive payment within four business days, depending on the mail service.
- All Bill Payment transactions become part of the Internet Branch transaction history. The transaction is reflected as an ACH debit on the account history, and will include the payee name.
- You must use a U.S. mailing address when signing up.