

IMPORTANT MESSAGE FOR BILL PAY USERS

- Upon logging into Online Banking, click on the **BILL PAY** tab.
Note: If it is your first time logging in, you will need click the **ACCEPT** button at the bottom of the Bill Pay Disclosure.
- A message may appear stating that the Pop Up Blocker has blocked a pop-up from online.bankwithheritage.com. Make the choice to **ALWAYS ALLOW** Pop-ups.
- Once inside the Bill Pay window, click on the **FUNDING ACCOUNTS** tab.

By default, Bill Pay has pre-selected an account within your list of accounts as the default account from which to make your Bill Payments.

- If you have only one account, that account is automatically selected as your default Bill Pay account.
- If you have multiple accounts, look through the list of accounts under the **DEFAULT ACCOUNT** column. If the word **YES** appears, this is the account from which your payments will be made. If you choose to change the Default Account, simply click on the **CHANGE** link for the account from which you wish to make your bill payments.

- To continue in Bill Pay, click on one of the Bill Pay tabs such as Bills & Payment.

- To exit Bill Pay, click on the Exit Bill Center tab to return to the Online Banking window.

Information regarding bill payments

- Bill Pay checks will clear your account after it reaches the payee and they have, in turn, presented it for payment.
- ACH bill payments will be presented for payment on the next day and will be withdrawn from your account at that time.

