



CAN A JOINT ACCOUNT OWNER ACCESS THE PRIMARY ACCOUNT OWNER'S BILL PAY PROFILE?

Your Bill Pay profile is linked to your Online Banking profile. Because each member has their own Online Banking profile, your joint owner can set up their own Bill Pay profile if they need to manage certain bills.

CAN I ADD MORE THAN ONE CHECKING ACCOUNT IN BILL PAY?

Yes. In Bill Pay, the only eligible payment method is a member's Best Free Checking account. Should you have both an individual and a joint Best Free Checking account, you are permitted to use both as payment options.

To manage your checking accounts or add another account to Unity One's Bill Pay:

1. Log in to the mobile banking app or online banking.
2. Choose Transfer & Pay from the menu.
3. Click Bill Pay.
4. Click Manage Billers.
5. Choose the biller you want to edit.
6. Click the three dots.
7. Click View/Edit Biller.
8. Under Payment method, choose Edit.
9. Select the appropriate checking account for Payment Method.
10. Click Save Payment Method. (You'll have the option to save this account as your default payment method.)

HOW CAN I CANCEL BILL PAY?

To cancel Bill Pay service, please call us at **800.628.5517**.

HOW DO I ACCESS MY UNITY ONE BILL PAY PROFILE?

To access your Bill Pay information:

1. Log in to the mobile banking app or online banking
2. Select Transfer & Pay.
3. Select Bill Pay.

HOW DO I ENROLL IN UNITY ONE'S BILL PAY?

To enroll in Bill Pay:

1. Log in to the mobile banking app or online banking
2. Select Transfer & Pay.
3. Select Bill Pay.
4. Start by clicking the Add a New Biller button.

HOW DO I SCHEDULE PAYMENTS?

When scheduling payments, you will be presented with two dates: the payment send date (the date you wish the payment to be sent), and the estimated delivery date (the date your payee is expected to receive payment). The estimated delivery date displayed is dependent upon the send date you select and the method by which the payee receives payments, either by check or electronically.



HOW DO I VIEW MY EBILLS FROM THE PREVIOUS SYSTEM?

You can access historical eBills directly from the biller's site.

HOW LONG DOES IT TAKE FOR AN ONLINE PAYMENT TO REACH A BILLER WITH BILL PAY?

We recommend scheduling your payments to be made at least five (5) business days prior to the actual payment due date on the bill. Scheduling your payments in advance of the due date allows enough time for the biller to receive the payment and credit your account.

HOW MUCH DOES IT COST TO EXPEDITE A CHECK PAYMENT FOR BILL PAY?

An expedited check payment will be sent via 2-Business Day delivery. There is a fee of \$29.95 for this service, and it will be deducted from the payment method you selected.

I SET UP MY ELECTRONIC BILL PAY REQUEST BEFORE THE BILL DATE, BUT MY BILL WAS STILL LATE. WHY DID THIS HAPPEN?

If the company or person you want to pay does not accept electronic payments, Bill Pay will print a check and mail it for you. This process typically takes up to seven (7) business days. If a payment is late, we recommend calling the biller's customer service department and asking to have the late fee or finance charge waived.

IS THERE A CHARGE FOR ELECTRONIC BILL PAY?

No. Unity One's Bill Pay is a free service.

IS THERE A LIMIT TO THE NUMBER OF BILLS I CAN PAY WITH BILL PAY?

No.

WHEN WILL CHECK PAYMENTS BE DEDUCTED FROM MY ACCOUNT?

Check payments will be mailed to your payee on the send date and the payment will be deducted from your account when the payee cashes or deposits the check.

WHEN WILL MY ELECTRONIC PAYMENTS BE DEDUCTED FROM MY ACCOUNT?

Electronic payments will be deducted from your account on the send date. Funds must be available on the send date for the payment to be sent.



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