

Set Up Payments

After completing "Set up Payees", you can set up Recurring or one-time (Quick) payments.

Recurring Payment

Recurring payments may be set weekly, biweekly, monthly, and so forth. The amount of your recurring payment can be the same each cycle or can vary.

To set up a Recurring payment, from the eBillPay menu, click "Add Payment".

Select the account from which the bill will be paid and the Payee from the pull down menus. Enter the dollar amount of the payment and any memo information.*

*Memo information is transmitted with Check payments only.

Select the frequency of the payment, enter the expiration date of the payment and whether or not the amount is different for each payment, and click "Submit".

Quick Payment

To set up a Quick payment, from the eBillPay menu, click "Quick Payment", select the Payee(s) you want to pay, and click "Submit".

Fill in the required information for each Payee, and click "Submit".

Status	Date	Payee
Active	10/31/2003	Verizon
Active	10/31/2003	Visa Payment

Editing Payments

From the eBillPay menu, click "Main" to view the **Scheduled Payments** window.

From the main eBillPay window, check the corresponding boxes for the payment you want to edit, and click "Quick Edit".

Here you can change the amount, memo, and account from which the bill is paid. Changes will affect the next payment date.

View Payment History

From the eBillPay menu, click "History". Payments made in the last 30 days will display by default.

To view additional history, or to search your history, click "Select Range of Payment History", and enter search criteria.

NSB NORTHFIELD SAVINGS BANK
evolutionary banking
www.nsbvt.com

eBillPay GUIDE

The impossible happens. Unbelievable becomes routine.



This is how it goes.

NSB NORTHFIELD SAVINGS BANK

evolutionary banking
www.nsbvt.com



MEMBER FDIC

Barre - Bethel - Essex Junction - Montpelier - Northfield
Randolph - South Burlington - Waitsfield - Waterbury - Williston

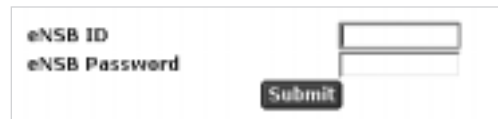
Accessing Online Banking

Access Northfield Savings Bank's website at www.nsbvt.com and log on to eNSB.

Under "Online Banking", select **Enter eNSB**



At the Log In screen, enter your eNSB ID and password* and click "Submit".



**Your initial eNSB ID will be assigned by the Bank. Your initial password is the last 4 digits of your Social Security Number. The first time you log in, you will be prompted to change your password.*

Setting Up Your Account To Pay Bills

Click on the "eBillPay" tab, and then "Add Account".

Review the **Online Service Charges Terms and Agreement**. Select the left-most digit for eBillPay check numbers*, and click "Accept".



A message will appear to indicate that your account has been successfully set up for eBillPay.

**By default, eBillPay checks begin with number: 6000001. You may select an alternate digit to replace the 6.*

Set Up Payees

Before paying bills, you must create your list of Payees and the required information for each. You have a choice of electronic payment (Electronic Payee) or paper checks (Check Payee).

From the eBillPay menu, click "Payees", and then "Add Payee". This will bring up the **View Payee List** window. Here you can view your list of Payees, edit* and delete them.



Payee	Account Number	Type	Status
Verizon	123456789123456789	Electronic	Active
Verizon Wireless	123456	Check	Active

**Once a Payee is added, you can only edit the account number and the alias of the Payee.*

Check Payee

A Check Payee is any Payee that is not in the Electronic Payee Database.*

To add a Check Payee, from the eBillPay menu, click "Payees", and then "Add Payee". Fill in the required information in the **Add Payee** window, and click "Submit".



**You can search the database by clicking "Search Electronic Payee List" next to "Payee Type".*

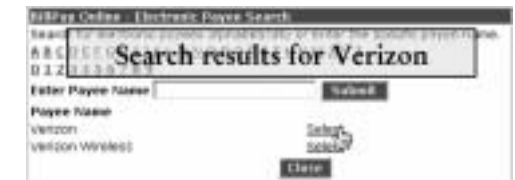
Electronic Payee

To add an Electronic Payee, from the eBillPay menu, click "Payees", and then "Add Payee". Next to "Payee Type", click "Search Electronic Payee List".



**An Electronic Payee cannot be added without performing a search. If the requested Payee is not a result of a search, it must be added as a Check Payee.*

Enter the name of the Payee you want to add in the **Electronic Payee Search** window, and click "Submit". In the list of search results, click "Select" next to the Payee you want to add.



If the selected Payee requires you to choose a specific billing address, you will see a screen similar to the image below:



PO BOX 1100	ALBANY	NY	12205-0000	Select
PO BOX 1100	ALBANY	NY	12255-0001	Select

If no specific billing address is required, simply complete the remaining fields and click "Submit".

If your account number does not match the required format of the Payee, a message will display with an option to set up as a "Check Payee".