Why are you changing Bill Pay?

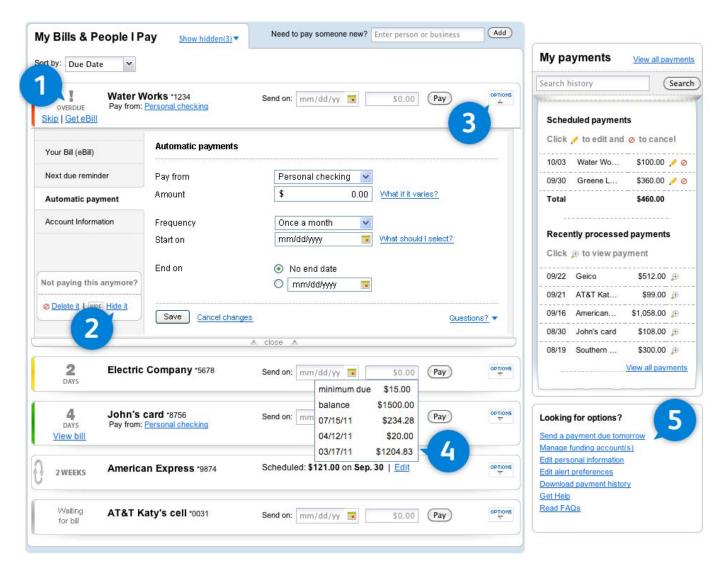
We are upgrading Bill Pay as part of our continuous efforts to improve your online banking experience. The new look and new features have been designed to make it faster and easier to manage your bills.

When will this change take place?

The new Bill Pay will be ready to use on August 14, 2013.

What are the key changes?

Bill Pay has been refreshed with a new look and intuitive features. (See the screen example and descriptions below.)



- 1. An at-a-glance status next to each payee makes it easy to see exactly when bills are due when you use advanced features such as reminders, eBills, and recurring payments.
- 2. Have a long list of Payees? Take advantage of the new Hide feature that allows you to "hide" payees from your list, but keep them active.
- 3. Common tasks are easier to access with our new Options window. Complete virtually all of your Bill Pay tasks from one screen.
- 4. Easily compare your current payment amount to past payments. Simply click on the payment amount field to see your recently completed payments. Want to pay the same amount? Click on it and the payment amount field will auto-fill for you.
- 5. Quick links give you fast access to alerts and more.

Is there anything I need to do?

There is nothing special you need to do. Once the upgrade is completed on August 13, 2013, simply access Bill Pay the way you always have and enjoy the new features.

Will any of my scheduled payments be impacted?

The upgrade will not affect your payees, eBills, scheduled payments or payment history. Rest assured that your information and scheduled payments will remain intact

Will Bill Pay be unavailable at any point?

During the short upgrade process, you may not be able to access Bill Pay for a couple of hours. However, the upgrade is scheduled to take place at night on August 13, 2013 during non-peak usage hours.