

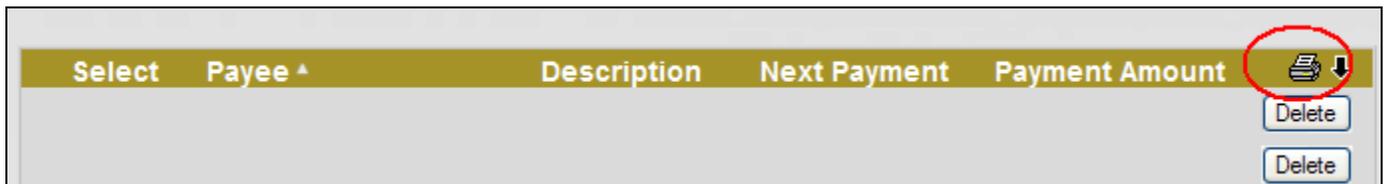
On Tuesday, May 7, 2013, American Bank will be converting to a new Bill Payment system.

- We will disable our current bill payment system at 3:00 PM on Monday, May 6, so we can begin the switch over to the new system.
- We plan to have the new system working by 12:00 Noon on Tuesday, May 7. You will not be able to schedule new payments during this time.

American Bank will be converting as many of your current bill payment as we can to the new system. We recommend that you print out a list of your current bill payments in case some of them do not successfully convert to the new system. You can do this by logging into Online Banking and selecting your account. Hold your mouse over the **“Payments”** button and select **“Payment List”**.



When the list is displayed, click the printer icon. All the details of your current payments will be printed.



Once the conversion is complete, you will want to check out the information found under the **“Help”** button.



- [Payment Center](#) – make payments for vendors that you have set up
- [Add a Bill](#) – add new vendors
- [Bill History](#) – see a history of the payments you have made

- [Manage My Bills](#) – make changes to vendors that you have set up E.G. change of address or phone number
- [Popmoney](#) – allows you to make person-to-person payments. All you need to know is the person’s email address or cell phone number
- [Transfer Money](#) – allows you to transfer money to and from your accounts at American Bank and your accounts at other financial institutions
- [My Accounts](#) – allows you to set up you accounts at other banks so that you can complete the transfers.
- [My Profile](#) – allows you to make changes to your Online Bill Pay profile.

### Important Changes:

With our current bill payment system, we recommended that you schedule your payment seven days in advance. With the new system, you will choose the date on which you want the bill to be paid. With some vendors, you may be able to do a same day payment or a next day payment. There will be a charge for this service.



With the new bill pay system, you will be informed if vendors can present your bill electronically instead of receiving a paper copy of the bill. If you see this icon, you will know that you can receive your bill electronically.

By clicking the “[Help](#)” button, you will find answers to your questions about how to use the new version of bill payment and all the new features available.

 A screenshot of a Microsoft Internet Explorer browser window displaying the "Bill Pay Help" page. The browser's address bar shows the URL: https://cw411-cert.checkfreeweb.com/cw411/wps?&sp=14567. The page title is "Bill Pay Help - Microsoft Internet Explorer provided ...". The page content is organized into a table of contents with several sections:
 

- Adding Your Bills**
  - [Add a bill](#)
  - [Add an electronic bill](#)
- Paying Your Bills**
  - [Pay bills](#)
  - [Pay an electronic bill](#)
  - [Change a payment](#)
  - [Cancel a payment](#)
- Viewing Bills and Payments**
  - [View pending payments](#)
  - [View recent payments](#)
  - [View payments and bills](#)
  - [View bill detail](#)
- Managing Your Accounts**
  - [Move payments](#)
- Managing Your Profile**
  - [Manage additional account users](#)
  - [Change service fee account](#)
  - [Change payment plan](#)
  - [Cancel service](#)
- Sending and Receiving Messages**
  - [Send a payment inquiry](#)
  - [Send a transfer inquiry](#)
  - [Send a general message](#)
  - [Read a message](#)

 The browser's status bar at the bottom shows "Internet" and a zoom level of "100%".