



Bill Payment Service Conversion for Consumer Customers Frequently Asked Questions

Q: When exactly will the conversion occur? What will happen to any bills I have in process during the conversion?

A: We will begin conversion on 9/12/11 at 8:00 a.m. and will open access up to the new service on 9/13/11 by 6:00 p.m. During this conversion time frame, you will not be able to access the Bill Payment service in Home Banking. You will still be able to access Home Banking.

All scheduled payments entered prior to the 12th's cutoff time will be paid per the scheduled date you identified at the time you input the payment. Even payments scheduled during our conversion period will be paid as you have scheduled.

VERY IMPORTANT: Once we convert to the new system, you will not be able to view scheduled or recurring payments that were scheduled on the old bill payment system until 9/17/11. Your history in Bill Payment will not convert until 9/17/11. You can still view your account history in online banking during this period. Please be careful as you schedule your first payments in our new service. Just because you can't see the payment in Bill Payment does not mean that you haven't scheduled it. If you have questions regarding this or any other matter, please contact Customer Care at 877-725-5222.

Q: Will I need to set up my payees again after the conversion?

A: All of your payees, their account numbers and other information will convert automatically. You will not need to go through the payee set up process due to our conversion.

Q: Will my password or user login credentials change?

A: No. You will still use your existing login name and password to log into Home Banking. You will not need to re-enter your login credentials to access Online Bill Payment – just as our current system works.

Q: Will there be any new services or functionality added to Online Bill Payment?

A: Yes. We will be able to provide you with expedited payment services. If you have an electronic payment that needs to be paid immediately, we can provide you same day payment service for a fee of \$5. If the payee cannot receive electronic payments, we can overnight the payment to them for next day payment for a fee of \$25.

Q: What other changes will I see in Online Bill Payment?

A: Most of the other changes are cosmetic:

- You'll see a new color scheme and screen layout.
- The account number field will be limited to 25 characters, including spaces. The nick name field will be limited to 32 characters, including spaces. If your information in those fields is currently longer than those limits, your information will be shortened to fit the fields as indicated.

The only other change you need to be aware of is that payments \$10,000 or greater will not be allowed without prior approval from Carter County Bank. If you need to make a payment in excess of this amount, please contact Customer Service between 8:30 a.m. and 5:00 p.m., Monday through Friday at 877-725-5222.

Q: I utilized the eBill service in Online Bill Payment that allowed me to receive my monthly bills directly to online banking. Will this service still be available?

A: **VERY IMPORTANT: It will be available, but unfortunately you will need to re-enroll each eBill. We were unable to convert the information included in this service. Payees that are eligible for the eBill service will have a link under the payee's name when you view your list under "Make Payment".**

Q: Will my existing Bill Reminders carry over to the new system?

A: No. Unfortunately, this is an item that you will need to manually input again. We apologize for the inconvenience. You can set up your Bill Reminder by clicking the link under the payee's name when you view your list under "Make Payment".

Q: What happens if I pay the same biller more than once a month with recurring payments?

A: There are several options you have for paying the same biller more than once a month. First, you can manually schedule one-time payments to occur each month for up to a year for any amount you desire. If you would like two payments made to the same biller but in different amounts, you can schedule one payment to recur monthly and then manually make a payment for the other amount each month. If you would like to pay the same biller the same amount multiple times during the month, you can do so by selecting a frequency, such as bi-monthly.

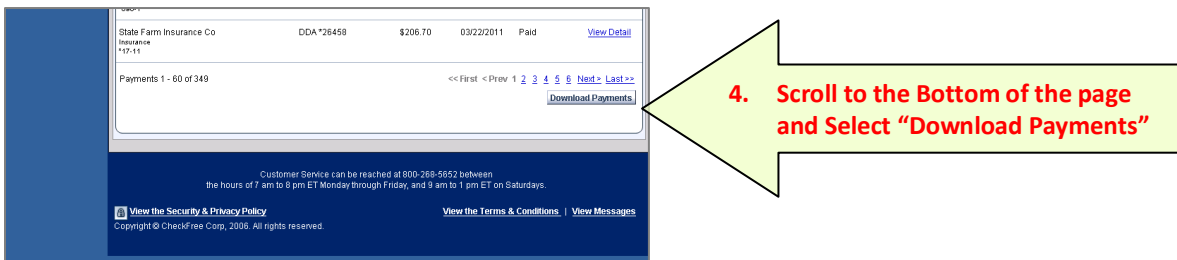
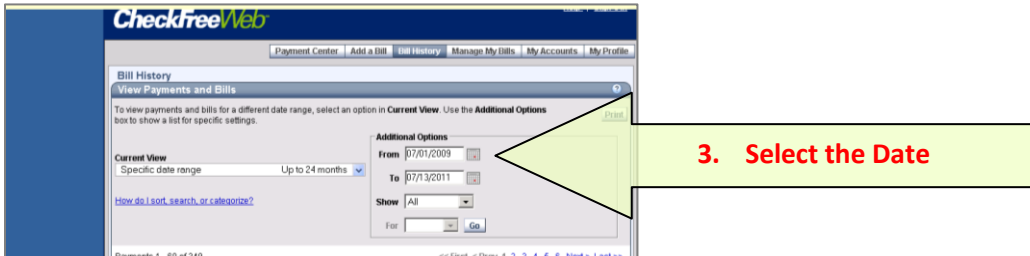
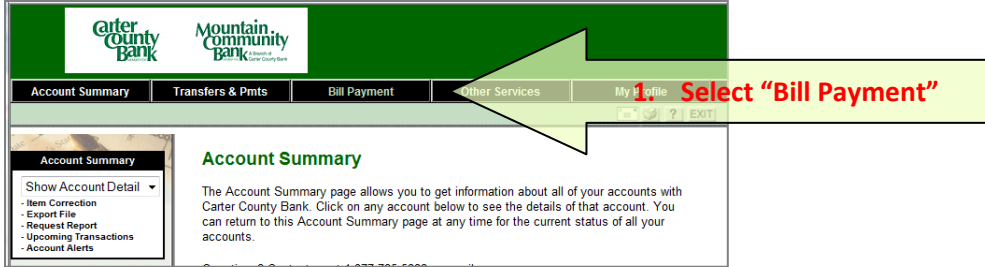
Q: What if I used nicknames for my payees?

A: We will convert your payee nicknames for you. In our new bill pay, your payees are listed by nickname instead of by the actual payee name. For example, if you gave your AT&T bill a nickname of "Phone Bill," then "Phone Bill" appears in your list of people and businesses you pay. The use of nicknames is reserved for your view only; when payments are actually sent either electronically or by check, the actual payee name is displayed on those payments.

Q: After the conversion, will I be able to review the history for bills paid prior to the conversion?

A: Once the conversion history has occurred (see first question above), we will automatically provide you with six months history in the bill payment service. You will be able to view the history of all

your activity, including bill payment in Home Banking. If you would like to retain just your Bill Payment History for longer than six months, we suggest you download this information prior to our conversion.



**For questions please contact us between 8:30 a.m. and 5:00 p.m.,
Monday through Friday at 877.725.5222**