

How to pay your bills in Online Banking.

Scheduling and paying your bills on time is simple. To get started with Bill Pay, log in to Online Banking. If you don't have a login, [sign up for Online Banking](#) first.

After you log in, choose the **Bill Pay** option from the top navigation bar. This will open up your Bill Pay homepage where you can set up your payment.

Note: Bill Pay cannot be used to transfer money to your other accounts. We don't recommend using Bill Pay for government bills, including taxes and other federal, state, or city bills.

GETTING READY TO USE BILL PAY.

Before you add a new merchant/store/payee to Bill Pay, you'll need:

- The name of the payee
- Your account number with the payee
- The payee address and/or phone number
- Amount you'd like to pay

SETTING UP A NEW PAYMENT.

Once, you have the payee information, you're ready to set up a new payment.

1. Type in the name of the payee. A dropdown menu will appear with suggested payees/merchants/stores. If you see a payee that matches, choose that option from the dropdown menu. Otherwise, type out the full name. Choose **Add**.
2. Fill in the required information – account number and payee address and/or phone number



The image shows a screenshot of a web form. At the top, there is a text input field containing the word "best" and a small "Add" button to its right. Below this input field is a dropdown menu that is currently open, displaying two options: "Best Bank" and "Best Buy Credit Card". The dropdown menu has a light blue border and a dotted line separating the options from the input field.

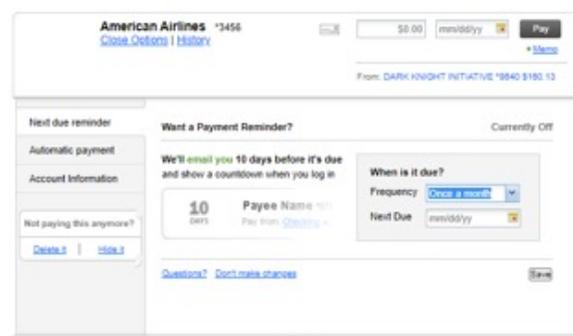
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- Once you add in a payee, a symbol will automatically appear next to the payee name. This symbol will let you know how the payee will receive your payment.
 - A check symbol  means that your payment will be paid via a mailed check.
 - Note: These payments must be scheduled at least 3 business days in advance. Lake Trust Credit Union does not guarantee that checks will be delivered by a certain date. **Funds for check payments will not be deducted from your account until the check is cashed by the payee.**
 - A lightning bolt symbol  means that your payment will be sent to the payee electronically.
 - Note: These funds will be pulled from your account the day of the due date.

CREATING REMINDERS AND RECURRING PAYMENTS.

You can customize your payments, set due dates reminders, and schedule automatic/recurring payments too.

- Choose **Options** under the payee that you want to set reminders or recurring payments.
- Select **Next Due Reminder** to pick the frequency and date that you want to be reminded of upcoming payments.
- Pick **Automatic Payment** to set up recurring payments. You'll have the option to choose the payment amount, frequency of payments, and payment start and end dates.



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VIEWING SCHEDULED PAYMENTS AND PAYMENT HISTORY.

Choose **Bill Pay** from the top navigation bar. This will open up your Bill Pay homepage. On the right side of the screen, you'll be able to see your Bill Pay history and any upcoming scheduled payments.