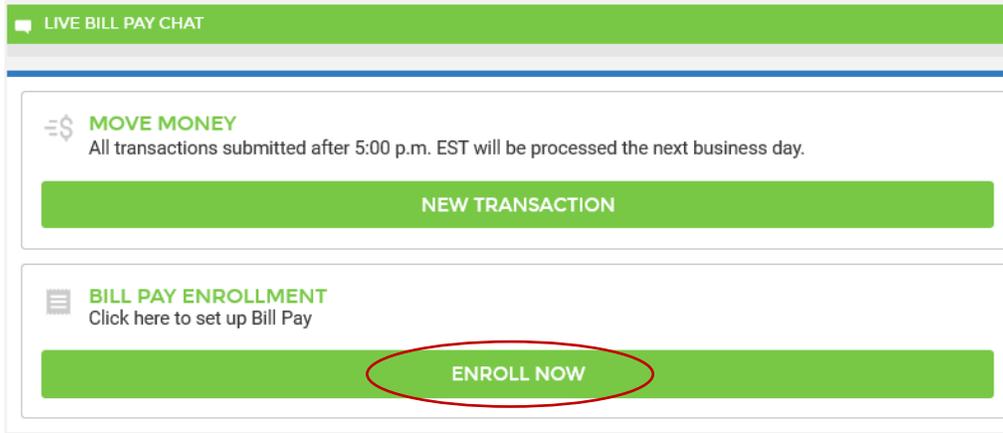


Bill Pay

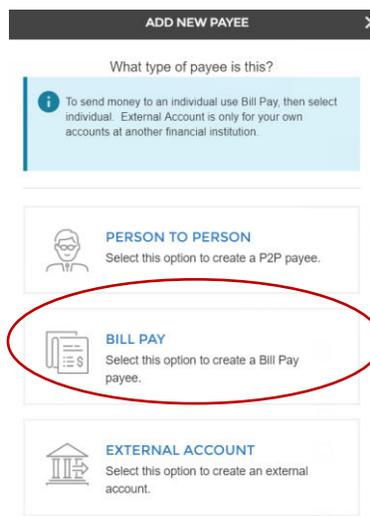
To make paying bills easy, enroll in our Bill Pay service! Under Move Money, look for Bill Pay Enrollment. Select **ENROLL NOW**. This is a free, one-time setup process to initiate your use of Bill Pay.

Please contact us at (304) 822-8700 if you do not have this option available.



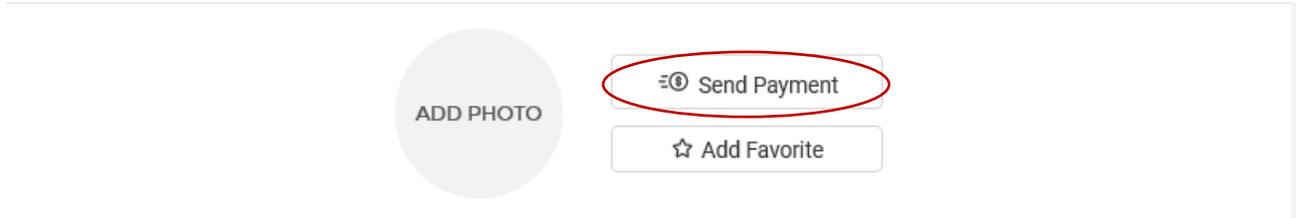
Fill in your personal information. Be sure to click **CONTINUE** between each screen to ensure completion. Once you've finished, click **ENROLL**.

Now that you've enrolled in Bill Pay, you will need to individually add your payees. Choose **Bill Pay** as the payee type, and be sure to distinguish whether your payee is a **company** or **individual**.



Enter all requested information about your payees and **SAVE**.

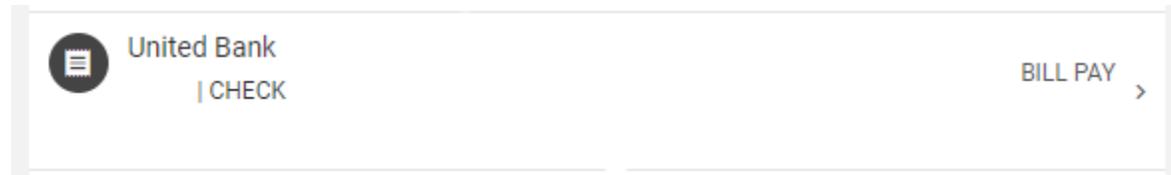
When you're ready to schedule a payment, click on the desired payee from the list. Click **Send Payment**.



Choose the payment amount, payment date and how often it should occur. A recurring frequency can keep you from having to schedule each, individual payment as long as the payment amount is always the same. However, you will still want to monitor your account to confirm that each payment is successful. If the amount of the bill will vary, leave the frequency for one-time. Lastly, in the Memo you can include any necessary information for the recipient and **CONTINUE**. Review the summary screen, verify that everything looks correct and **SAVE**. Your payment is now scheduled. Repeat this process for each Bill Pay payee.

A screenshot of a mobile application form titled "Enter Bill Pay Amount:". The form contains several input fields and a button. The first field is labeled "AMOUNT" and has a "required" label to its right. The second field is labeled "DATE" and contains the value "11/20/2020" with a calendar icon to its right. Below this field, it says "Processing Date: 11/16/2020". The third field is labeled "OCCURRENCE" and contains the value "Just Once" with a right-pointing arrow to its right. The fourth field is labeled "MEMO" and is currently empty. At the bottom of the form is a gray button with the text "CONTINUE" and a right-pointing arrow.

While some Bill Pays are sent electronically, others are sent as a physical check. If you want to know how your Bill Pay is sent, look under **My Payees**. Similar to shown below, you will see the payee name and directly underneath will be either **CHECK** or **ELECTRONIC**. Please note that for Bill Pays that are sent by check, FNB Bank is not responsible for the mail delivery system. If you have concerns that your Bill Pay check was lost in the mail or would like to know if it can be sent electronically, please contact us.



For more information, please email mobile@fnbtoday.com or contact Emma Snyder or Aaron Edwards at

(304) 822-8700 or (800) 482-8110

***INTERNET SERVICE PROVIDER FEES MAY APPLY WHEN USING ONLINE BANKING SERVICES**

****MOBILE CARRIER FEES FOR MESSAGE & DATA PLANS MAY APPLY WHEN USING MOBILE BANKING SERVICES**

