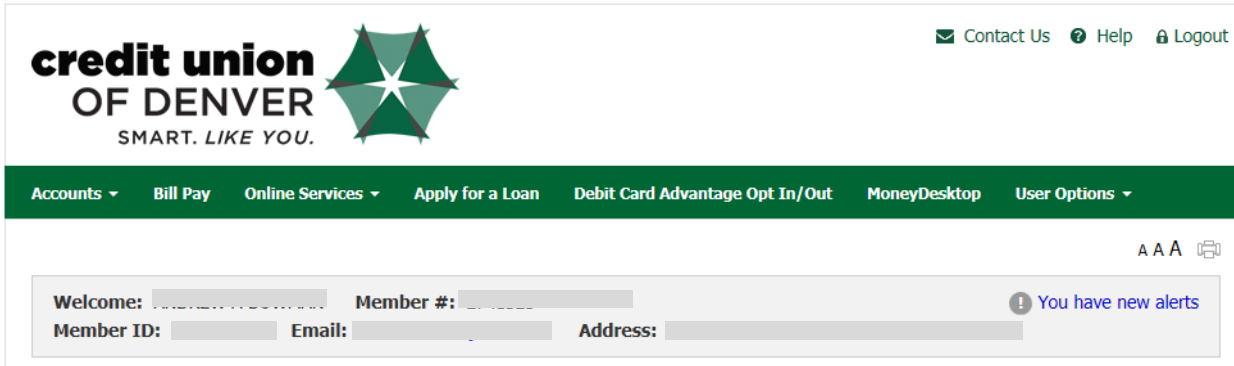Bill Pay is a free service that can help you manage your payments in one convenient location. Using this service to make your payments can be a key element in helping you budget your finances each month. The service is easy to set up and use.

Step 1 – Login to your online banking account and click on Bill Pay located within the green bar.

Step 2 – Review and accept the disclosures. Click here for a printable copy.

Electronic Bill Payment Authorization

Please click "Accept" if you accept these terms and conditions.
Please "Decline" if you do NOT accept these terms and conditions. You will be returned to the front page automatically.

Accept   Decline

Step 3 – Set up a Payment - Xcel Energy for example.

Make Payments

Before your payment is processed, we verify the balance of the funding account. If you don't have sufficient funds in that account on the date your payment is scheduled, your payment may be delayed or canceled.

1 Welcome. Let's make your first payment.
   Start by entering who you want to pay below.

Pay someone new: Xcel Energy   Add   Find: Search my payee list

Pay To	Amount	Send On
You have no payees yet. Add them above.		

Step 4 – Xcel is a well known payee so the company is recognized within Bill Pay and set to pay electronically already.

Add a Person or Business to Pay ✕

Xcel Energy is now saved and ready to be paid.
Would you like to set up a reminder to pay Xcel Energy?

Payee information   Change

Xcel Energy   Account number: *54-2
On file   Learn more   Phone number: Not on file

Xcel Energy confirmed a preferred payment address. If
it changes, we'll be the first to know.

[Go to Make Payments]

Step 5 – Ready to Make Payments

Make Payments

Before your payment is processed, we verify the balance of the funding account. If you
don't have sufficient funds in that account on the date your payment is scheduled, your
payment may be delayed or canceled.

Pay someone new: [Enter person or business name] [Add] Find: [Search my payee list]

Pay To	Amount	Send On

Show active payees only ▾ sorted by name ▾   Pay from: Primary Checkin..., *1323 ▾

2 Now you are ready to pay

- Enter the amount and hit the pay button below. You can adjust the date.
- This payee will stay in the list ready for the next time.

Xcel Energy, *54-2 ▾ $ [   ] 02/26/2018 [📅] [Pay]
Set up: reminder | autopay   Deliver by: 02/28/2018

Step 6 – Schedule Payments – You can schedule a one-time payment (shown below) or you can click on "autopay" and set up a reoccurring payment.

Make Payments

Before your payment is processed, we verify the balance of the funding account. If you don't have sufficient funds in that account on the date your payment is scheduled, your payment may be delayed or canceled.

Pay someone new: [Enter person or business name] [Add]   Find: [Search my payee list]

Pay To	Amount	Send On
Show active payees only ▾ sorted by name ▾		Pay from: Primary Checkin..., *1323 ▾
Xcel Energy, *54-2 ▾	$ [ ]	02/26/2018 📅 [Pay]
Pending: $100.00 on 03/16/18		Deliver by: 02/28/2018
Set up: reminder	autopay		

✓ You can edit/cancel your 03/16 payment for $100.00 until it processes. Cnfrm# 1B89QTNV   X

3 **Here is your payment**
You may cancel or edit it until it processes.

Pending Payments   🖨 Print Confirmation

Send	Pay To	Amount
03/16	Xcel Energy	$ 100.00 Edit Cancel
	Total	$ 100.00

Last 5 Processed Payments

Sent	Paid To	Amount
No payments have processed.

Autopay
Put your payments on cruise control

We're here to help!
Let us do the work and automatically schedule your payments each month. We manage your payments so you don't have to!

Other Tasks

Accounts to use
Find a payment
Alert preferences
Help

Click on any Payee to locate this menu to access all details pertaining to a specific Payee.

Mortgage, *8401 X	$ [ ] 03/05/2018 📅
Payee Information	Payments usually arrive in 2 business days.
View/Change payee details	Pay automatically
Change payee nickname	Set up reminder
View payment history	

Bill Pay payments will be sent one of two ways, by check or electronically. If the payee accepts electronic payments, the payments will be sent electronically because this is the fastest and most efficient way to process payments. Electronic payments typically post to the bill you are paying in 2 to 3 business days. If the payee doesn't accept electronic payments, the payment will be sent as a check and typically takes 5 to 7 business days to post to the account you are paying.

Bill Pay will allow you to set up other bank accounts as Payees so you can send funds to another person or another bank account you may have. Simply set up the other financial institution as a Payee and use the routing number and account number of the account you are sending the funds to.