



First National Bank of Baldwin County is pleased to announce a new and improved method of paying your bills online.

On Wednesday, Feb, 1st, 2012, we will convert to a system called Bill Payment Manager that will provide you with an easier, more convenient way for the bank to pay your monthly bills electronically.

In order to install this upgrade in services, the current billpay function will be disabled and unavailable to users beginning at 7 a.m. on Feb, 1st. At around 3 p.m. on the same day, the new Bill Payment Manager will be available through the familiar Online Banking link.

All your current BillPay data will map over to the new system automatically. However, we ask that you verify the primary account to be used to pay bills. If you use more than one funding account, after conversion to Bill Payment Manager you can go into Payment Manager, select Funding Account List and indicate which account is to be used as the default account from which bills will be paid unless otherwise directed.

The conversion to Bill Payment Manager will also require a short blackout period during which payment history, including pending payments, will not be viewable. You will be able to access full payment history again after three business days, on Tuesday, Feb. 7th.

If you use the new system during the blackout period, it may appear that the payments you submit have not been processed, but don't try to re-do the payment as it may result in double-posting. Verification of the payment can be seen when history is re-loaded on Tuesday, Feb. 7th, 2012

To avoid the temporary inconvenience of this conversion, you may want to pay your bills this month before Wednesday, Feb 1st, 2012, using the current BillPay system.

If you would like to have an early look at the new Bill Payment Manager. [Take a test drive through this DEMO link](#) or follow the link on the upper right corner of the First National Bank of Baldwin County's website home page. Please call any First National Bank of Baldwin County branch if you have questions about Bill Payment Manager.

Sincerely:

Charlotte Straight

Product Manager