

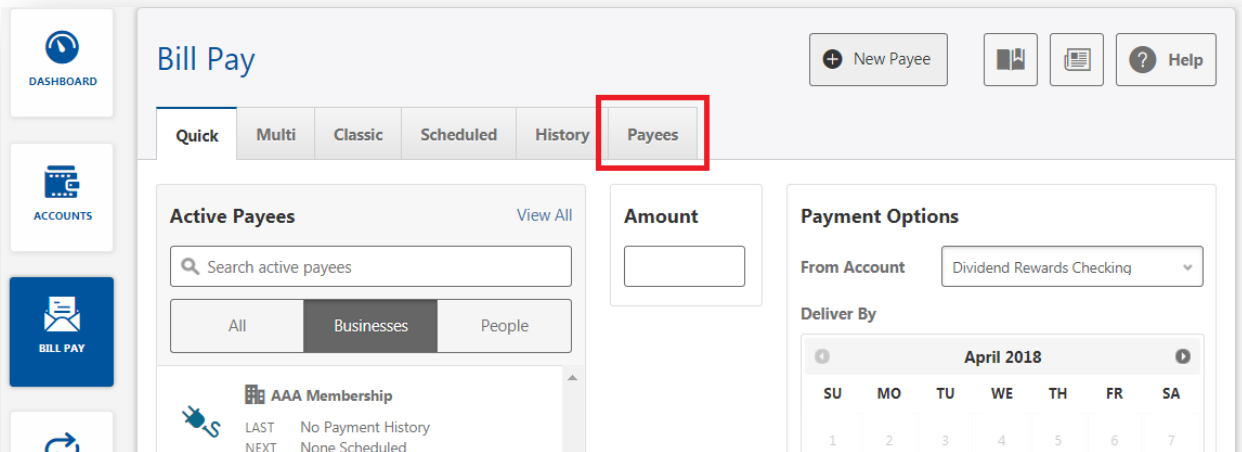


STEP-BY-STEP GUIDE: Online Banking - How to set up and navigate eBills

The following step-by-step guide was developed to assist you in enrolling an existing payee in eBills and navigating around eBills. You can also contact us at 855.855.8805.

Please note that not all businesses are eBills-eligible.

- 1) Once you land on the BillPay screen in Online Banking, click on the “Payees” tab:





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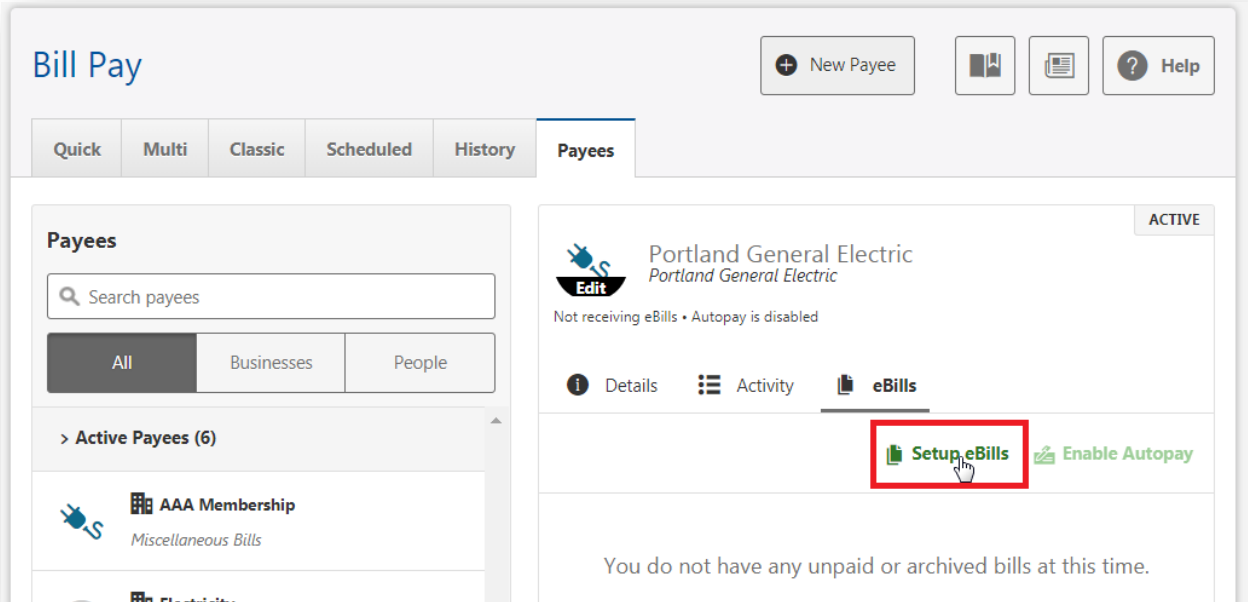
- 2) We're using Portland General Electric in this example as the payee we want to enroll in eBills. Click on the corresponding tab for the payee, then click on "eBills":

The screenshot shows the 'Bill Pay' section of the First Tech online banking interface. On the left sidebar, there are navigation buttons for Dashboard, Accounts, Bill Pay, Transfer, and More... The main area is titled 'Bill Pay' and has tabs for Quick, Multi, Classic, Scheduled, History, and Payees. The 'Payees' tab is active, showing a list of payees under 'Active Payees (6)'. The payees listed are: AAA Membership (Miscellaneous Bills), Electricity (No Category), Gym Membership (No Category), Jane Doe (Groceries), Portland General Electric (Utilities), and Rental Car (Auto & Transport). The 'Portland General Electric' payee is highlighted with a red box. To the right, the details for 'Portland General Electric' are shown, including a status of 'ACTIVE', a note 'Not receiving eBills • Autopay is disabled', and tabs for Details, Activity, and eBills. The 'eBills' tab is highlighted with a red box. Below the tabs, there is a 'Payee Information' section with fields for Nickname (Portland General Electric), Payee Category (Utilities), Account Number (Ending in 5678), and Address (On File). There are also buttons for 'Deactivate' and 'Delete Payee'. At the bottom, the 'Sender Information' section shows the 'Default Funding Account' as 'Dividend Rewards Checking *7138'.

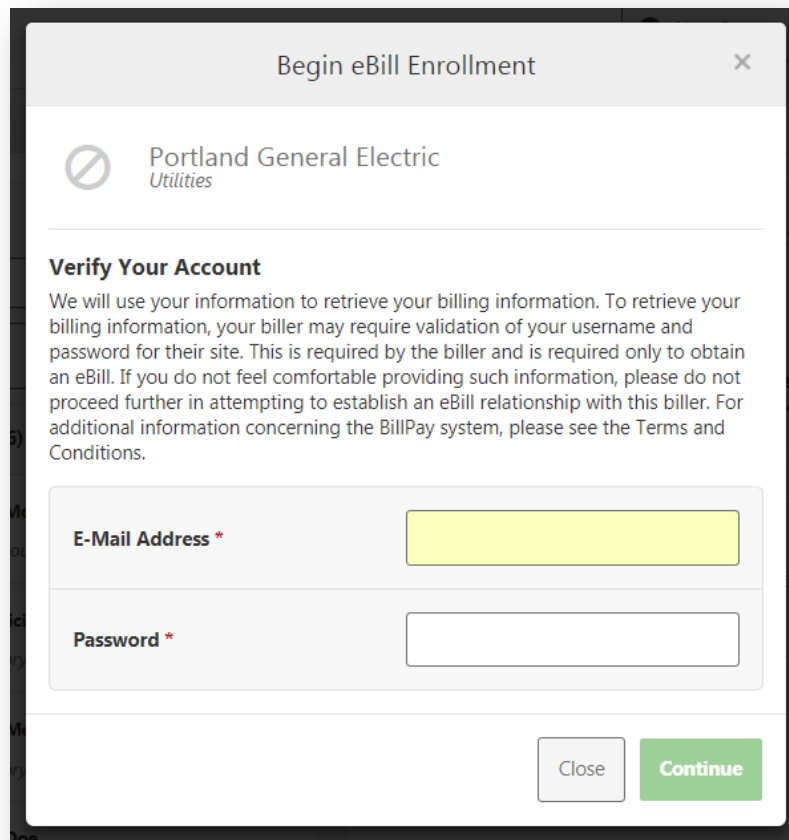


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3) Click on “Setup eBills”:



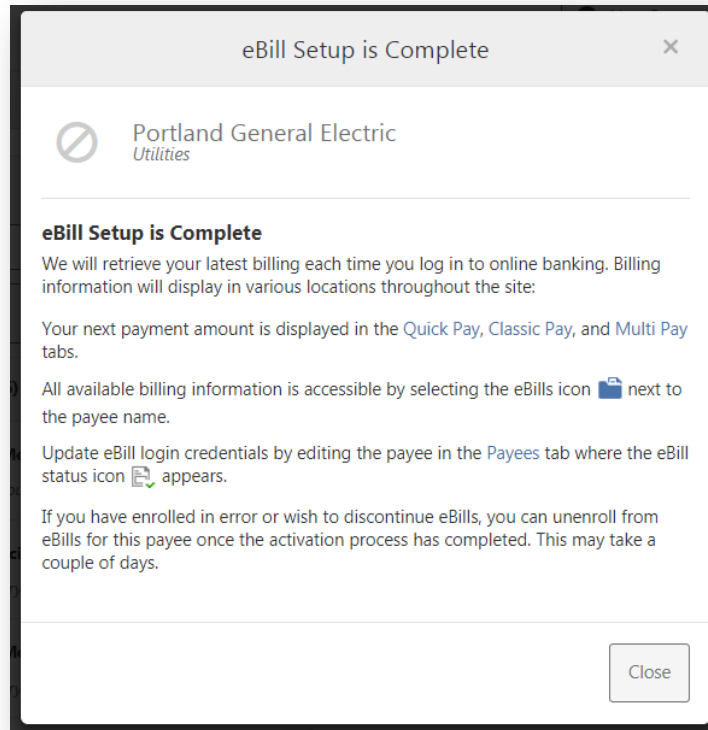
4) A popup screen will appear. Enter the login credentials you have for PGE’s online account access:



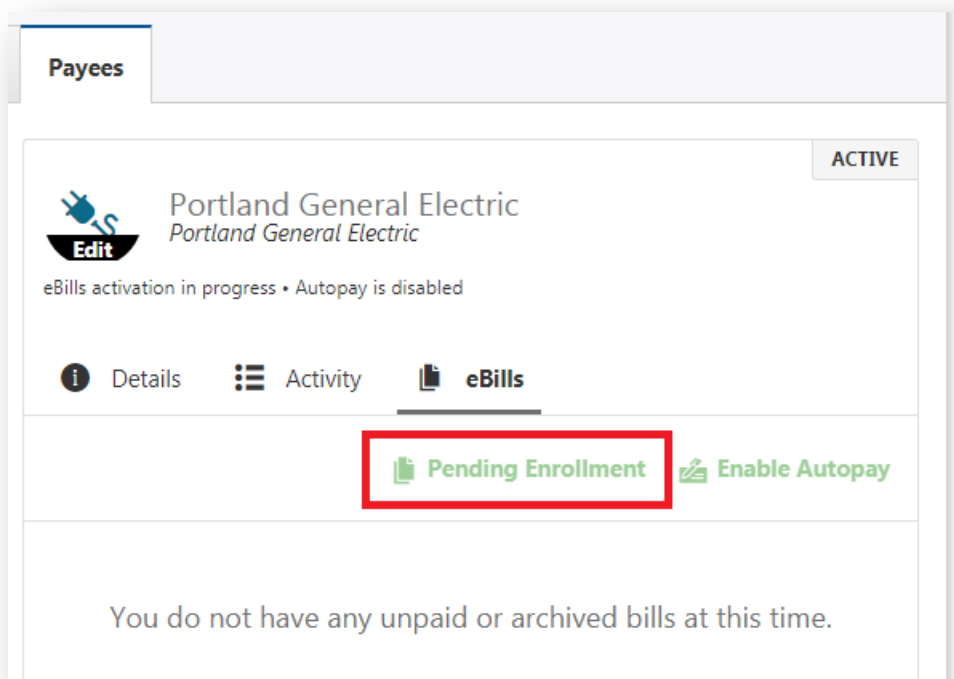


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5) This message will appear once your eBill account is set up in First Tech's BillPay:



6) Portland General Electric will appear as "Pending Enrollment" in your Online Banking:





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- 7) Once the enrollment is successful, you will receive an email from memberservice@firsttechfed.com to notify you of this change to your BillPay account.

Whenever you receive a bill from the enrolled payee, memberservice@firsttechfed.com will also send you an email to alert you that a bill has arrived. You can then choose to pay out of your First Tech Online Banking or schedule a recurring payment with this payee.

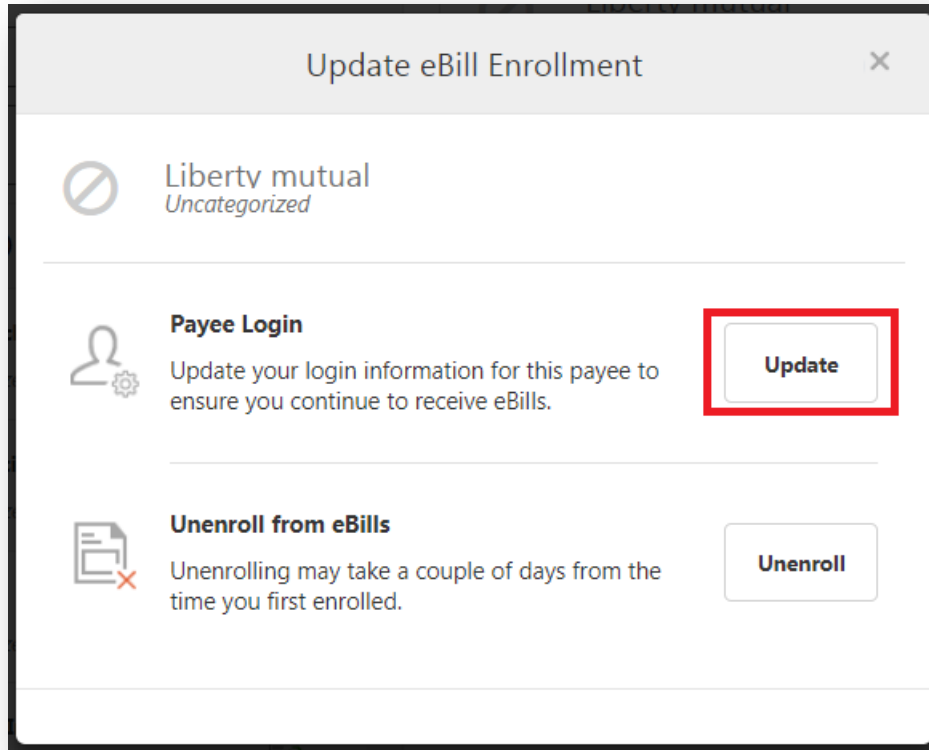
- 8) Should your payee's login credentials change, you can modify them in BillPay. Go under the "Payees" tab in BillPay, click on "Change eBill Enrollment":

The screenshot displays the 'Bill Pay' interface. On the left is a navigation sidebar with icons for Dashboard, Accounts, Bill Pay (highlighted), Transfer, E-DOCS, and Message Center. The main area is titled 'Bill Pay' and includes a 'New Payee' button and a 'Help' button. Below the title are tabs for 'Quick', 'Multi', 'Classic', 'Scheduled', 'History', and 'Payees' (selected). The 'Payees' section shows a search bar and filters for 'All', 'Businesses', and 'People'. A list of 'Active Payees (4)' is shown, including Arsh School, Electricity Bill, GEICO Insurance, and Liberty Mutual (highlighted in green). The 'Liberty Mutual' payee details are expanded, showing 'Receiving eBills • Autopay is disabled' and buttons for 'Change eBill Enrollment' (highlighted with a red box) and 'Enable Autopay'. Below this is a 'PAID AND ARCHIVED' table with columns for 'DUE', 'AMOUNT', and 'PAYMENT STATUS'. The table shows a due date of 'DEC 21 2017', a minimum amount of '\$22.00', and a balance of '\$117.95', with a 'PAID' status indicator.



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- 9) In this popup screen, you can click on “Update” to enter your new login credentials. This is required if you changed your login credentials in the eBills-eligible payee’s portal or if any changes have been made on the payee end:





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10) Once your eBills is set up, you'll start receiving your bills in First Tech's Online Banking – also an email from memberservice@firsttechfed.com letting you know a bill has arrived. This way, you can manage these bills all in one place.

In this example, we'll show you how to pay a bill for Portland General Electric. Under the "Payees" tab, click on "Pay":

The screenshot displays the 'Bill Pay' section of the First Tech Online Banking interface. On the left is a navigation sidebar with icons for Dashboard, Accounts, Transfer, Message Center, and Bill Pay. The main content area is titled 'Bill Pay' and includes a 'New Payee' button and a 'Help' icon. Below this are tabs for 'Quick', 'Multi', 'Classic', 'Scheduled', 'History', and 'Payees'. The 'Payees' tab is selected, showing a search bar and filters for 'All', 'Businesses', and 'People'. A list of 'Active Payees (5)' is shown, with 'Portland General Electric' highlighted. To the right, the details for the Portland General Electric bill are displayed, including the due date (MAR 16 2018), minimum payment (\$22.00), and balance (\$117.95). A red box highlights the 'Pay' button in the bottom right corner of the bill details.

DUE	AMOUNT	PAYMENT STATUS
MAR 16 2018	Minimum: \$22.00 Balance: \$117.95	UNPAID



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- 11) The screen will automatically take you to the “Classic” tab with payment details prefilled aiming to help you pay for the Portland General Electric’s due bill. Fill out the rest of the required fields and make sure all information is accurate before clicking on “Submit Payment”:

Payment Details

Payee *

Account *

Last Payment \$0.07 on 11/29/2017

Amount *

Last Paid	Minimum	Balance
\$0.07	\$22.00	\$117.95

Frequency

Deliver By *

Payment

Standard Electronic	
ADDITIONAL FEE	DELIVER BY
None	4/16/2018
Rush Electronic	
ADDITIONAL FEE	DELIVER BY
\$5.00	4/13/2018
Expedited Check	
ADDITIONAL FEE	DELIVER BY
\$30.00	4/13/2018

Payment Confirmation

PAYEE Portland General Electric

FROM ACCOUNT **First Checking1** *6216 \$8,215.97

AMOUNT \$0.00

DELIVERS One Time

DELIVER BY 4/16/2018

PAYMENT METHOD Standard Electronic

FEE None

MEMO

Submit Payment



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12) You'll see a banner message along with a unique confirmation number for your reference:

