

## **Northland's Bill Pay Service Frequently Ask Questions**

### **Why do I need to allow pop-up windows?**

Pop-up functionality is used by many Web sites to display advertisements to users, but some services like this one, use pop-up functionality to draw attention to important information. Since this service uses pop-ups as an alert mechanism, it is recommended that you permit pop-ups for this Web site. For example, if you attempt to set-up a recurring payment for a Payee that already has a payment set up, you will be prompted with a pop-up message to ensure you are not setting up a duplicate payment by mistake.

Enabling pop-ups varies based on the browser version and operating system that you are using. For users that have recently downloaded Service Pack 2 for Windows XP (a release that forces users to choose which sites they "trust" and do not), the easiest way to do this is to go the Privacy section within your browser and add global1.onlinebank.com to the list of Web sites that you permit pop-ups to be displayed. By doing this, you can maintain your pop-up blocker settings which restrict the display of advertisements as you navigate the Internet while allowing the display of pop-up messaging used by this service.

### **What browser should I be using?**

For this online service we recommend that you use one of the following browsers:

#### **Windows**

- Firefox 1.5
- Firefox 2.0
- Microsoft Internet Explorer 6
- Microsoft Internet Explorer 7
- AOL 9.0

#### **Macintosh**

- Firefox 1.5 or higher

Safari 3.1

### **Why can't I see the Back button on my browser?**

You may need to set up your browser to show the toolbar. In Internet Explorer, choose View and Options, and then select the General tab. Under the Toolbar section of the screen, check the box next to Standard buttons.

**What modem speed do you recommend?**

This service recommends using a modem speed of 28.8 or higher; however, the speed at which you actually connect to the Internet may vary. In addition, performance results may vary when using cable modems due to differences in duplex technology offered by cable providers.

**What monitor setting should I use?**

This site is best viewed with a monitor display setting at a minimum of 1024 x 768.

**How does this online service use cookies?**

In order to provide optimal security, performance and reliability, this service requires that cookies be enabled on your Web browser. Cookies are a small piece of information that a Web server can store on your browser so the system recognizes your actions during a session.

As you browse the Web, some cookies are "set" on your Web browser. For example, cookies are used to store preferences you have requested on frequently visited Web sites. When you close your browser, some cookies are stored in your computer's memory in a cookie file, while some expire immediately. All cookies have expiration dates.

Cookies cannot be used to obtain data from your computer, get your e-mail address or access sensitive or personal information. The only way that any private information could be part of your cookie file would be if you personally provided that information to a Web site. Also, each cookie can only be read at the site where the cookie was created.

**Why does my session time out?**

If your online session is inactive for 10 minutes (that is, if you have not submitted any transactions or clicked on any new pages), you will receive a pop-up message, warning that you will be logged off in 4 minutes if there is no further activity. Clicking "Continue" upon receiving the message will allow you to proceed with your online banking activity and will refresh the system for another 14-minute cycle. After receiving the third consecutive inactivity warning, the system will automatically save any transactions you made and terminate the session. The online service is designed this way to provide you with maximum security in case you forget to log out.

**Whom can I pay?**

You can pay virtually anyone in the United States--from national bank cards, mortgage companies, auto loans, and department stores to the newspaper carrier. Payees that are not eligible for payment through this service include governmental agencies, including but not limited to, the Internal Revenue Service, all state and local tax authorities, collection agencies, as well as recipients of court-ordered payments like child support or alimony. However, payments to government agencies for utilities such as water are permitted. Also not eligible for payment are any organizations or individuals outside of the United States.

### **When can I schedule the first payment to a new Payee that I just set-up?**

You may set-up a Payee and schedule the first payment in the same session. If for any reason the Payee information cannot be verified or is in some way incorrect, you will be notified via this online messaging service so that you may correct the Payee information and reschedule a new payment. *You must LOG OUT of the session correctly; failure to do so will cancel any scheduled payments during the session.*

### **How secure are my online payments and information?**

Security begins with your browser session. To protect transactions, we only accept logins originating from a browser that supports the highest level of encryption (128-bit). Encryption prevents transactions from being read by unauthorized parties over the Internet. We recommend that you use one of the following browsers for this service:

#### **Windows**

- Firefox 1.5
- Firefox 2.0
- Microsoft Internet Explorer 6
- Microsoft Internet Explorer 7
- AOL 9.0

#### **Macintosh**

- Firefox 1.5
- Firefox 2.0
- Safari 3.0
- Safari 3.1

It does not matter whether you have 40-bit or 128-bit encryption because we will create a 128-bit encrypted session for you.

### **How far into the future can a scheduled recurring payment be made?**

Recurring payments can be scheduled for up to 40 years from Today's date. After the recurring payment is scheduled, only the next payment in the recurring cycle will be displayed in Online Activity.

### **How do I delete a payment that I scheduled for today?**

If you are still in the same session during which you scheduled the payment, you can delete it from the scheduled payments list or the Payment Center list. Click on the trashcan icon next to the payment to initiate the delete. If you have exited the session, you cannot delete the today payment because the transaction has already been completed.

### **When are payments actually processed?**

Today payments, payments where the date the user submits the payment and the send on date are the same, start to execute immediately after you log out of the session by debiting your account. Today payments submitted before 12:00pm ET on a business day will be debited and processed on the same day, otherwise, the payment will process on the following business day.

Future scheduled payments are debited on the same day as their send on date, and processed on the scheduled payment send date. However, if the payment's send date falls on a Saturday, Sunday or holiday, the payment will be processed on the next business day after the send on date.

Based upon the payment delivery method (electronic or check) and time of payment submission the delivery date of the payment may vary. The delivery date will be displayed to you on all payment scheduling and confirmation screens. *Please be sure to schedule all payments so the delivery date is on or before the due date of the payment*

### **What happens if I have insufficient funds to cover a payment?**

This online service will confirm a today transaction only if you have sufficient funds in your funding account to cover it. Future-dated transactions are stored by the system, but the funds are not debited from your account until the scheduled transaction date. You will be notified if a payment fails, and this service will automatically attempt to retry the payment on the next business day. If the payment is successful on the next business day, you will not be notified again. If the payment fails on the retry, you will be notified again.

### **What if my payment is late, and I am charged finance charges?**

If we tell you to schedule the payment so the Deliver By date is on or before its due date and the payment was still late, then we will take the responsibility. On the other hand, if you did not schedule the payment so Delivery By date is on or before the due date, you will be responsible for any late fees. Be particularly aware of mortgage due dates and bank holidays.

### **What happens if I schedule a payment that falls on a Saturday?**

Payments scheduled on Saturday, Sunday or holidays will be debited on the same day as their send date, and processed next business day. The payment will be made on the next business day. The following table shows the timing for each type of Online Banking payment.

Frequency	Timing	Example
Weekly	7 calendar days from the start date	<b>Start date:</b> Friday, April 11, 2008 <b>Next payment:</b> Friday, April 18, 2008
Bi-weekly	Same day of week every 2 weeks	<b>Start date:</b> Friday, April 11, 2008

	(14 days from the start date)	<b>Next payment:</b> Friday, April 25, 2008
Every 4 Weeks	Same day of week every 4 weeks (28 days from the start date)	<b>Start date:</b> Friday, April 2, 2008 <b>Next payment:</b> Friday, April 30, 2008
Monthly	Same date every month.  If the start date is on the 29th, 30th, or 31st day of the month and the number of days in the payment month is less than the start date, then the next payment will be made on the last business day of the current month.	<b>Start date:</b> Friday, April 11, 2008 <b>Next payment:</b> Sunday, May 11, 2008  <b>Start date:</b> Monday, March 31, 2008 <b>Next payments:</b> Wednesday, April 30, 2008 Friday, May 29, 2008
Semi-monthly	Twice a month.  If the start date is less than 15, add 14 to it.  If the start date is greater than 14, subtract 14 from it. If the subsequent payment date is still greater than 14, the payment day is set to 14.	<b>Start date:</b> Wednesday, Jan. 29, 2008 <b>Next payment:</b> Monday, March 3, 2008 Tuesday, April 29, 2008  If the start date is less than 15: <b>Start date:</b> Wed., April 2, 2008 <b>Next payment:</b> Wed., April 16, 2008 <b>Next payment:</b> Fri., May 2, 2008  If the start date is greater than 14: <b>Start date:</b> Wed., April 30, 2008 <b>Next payment:</b> Wed., May 14, 2008 Next Payment Wed., May 28, 2008
Quarterly	Same date every 3 months	<b>Start date:</b> Fri., April 11, 2008 <b>Next payment:</b> Fri., July 11, 2008
Semi-annually	Same day of month every 6 months	<b>Start date:</b> Fri., April 11, 2008 <b>Next payment:</b> Fri., October 11, 2008
Annually	Same day of month once a year	<b>Start date:</b> Fri., April 11, 2008 <b>Next payment:</b> Sat., April 11, 2009

## **What is the Payment Guarantee?**

If a properly scheduled payment is not received and posted on time by the payee, we will attempt to have any late fees or assessed finance charges removed. (Finance charges are calculated based on your payment amount rather than your entire balance.) If the payee is unwilling or unable to remove them, we will pay the fees and finance charges directly to the payee. In addition, we will attempt to have your account noted appropriately to ensure that the situation does not negatively impact your credit rating. (NOTE: Please see the Privacy Policy for important information on the limitations of reimbursable fees and finance charges.)

The Payment Guarantee applies to late fees and/or finance charges associated with the late posting of a payment, provided that the following conditions are met:

1. The payment was scheduled to be delivered on or before the due date of your bill, excluding any grace periods. (The one exception to this guideline is that mortgage payments may be scheduled so that the payment is sent on or before the due date, excluding grace periods. For example, a mortgage payment due on July 1st, with a 15-day grace period, must have a "Send On" date no later than July 1st.)
2. The payment was not made to an excluded payee:
  - Unprocessed payments due to debit failures
  - Payments to settle securities transactions
  - Payments to payoff special or delayed financing for purchases
  - Payments to credit counseling agencies who pay creditors on your behalf
3. The payment was not made to a prohibited payee. Payments to the following payees are not permitted through this service:
  - Payments to payees outside of the United States
  - Court-ordered payments such as alimony, child support, speeding tickets, etc.
  - Tax entities
  - Collection agencies

The information supplied by you is correct (payee name and address, your name and account number as it appears on the payee's records).

## **Do I get a receipt from each transaction?**

A reference number is displayed after you complete a transaction. This is your electronic receipt. The reference number is a record that transactions were accepted and will be processed, so you may record this number. Your statement will also include all of your online transactions. Print your statement for a paper receipt.

## **What action generates the Session Summary Report?**

Clicking on the Log Out button after you have completed transactions within a given session (log in to log out) will automatically pop-up the Session Summary Report.

## **How do I export my financial information to Quicken?**

When you have completed transactions or reviewed your statement and you are ready to export the data, refer to the instructions on the Export Data page.

**Do I need an e-mail account to use the Message Center?**

No, you don't need an e-mail account to use Messages.

**How do I get additional help during a session?**

You can always get assistance simply by calling Customer Service at 800-647-8584