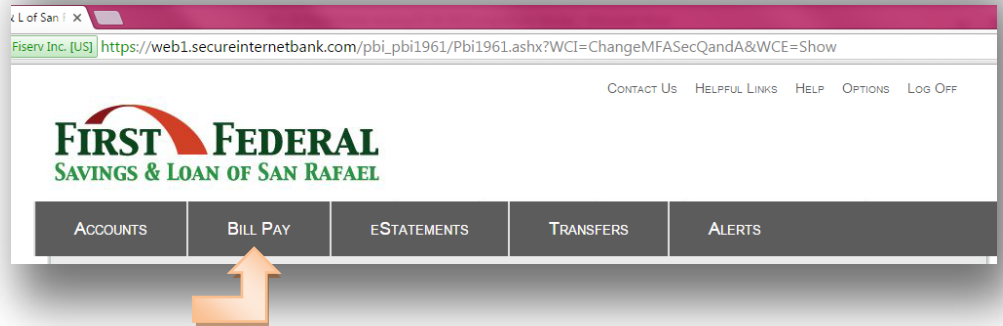


How to Enroll in Bill Pay

1. If you haven't signed up for Online Banking, you will need to visit our website at www.ffsavings.com, and follow the instructions for enrolling first, then proceed.

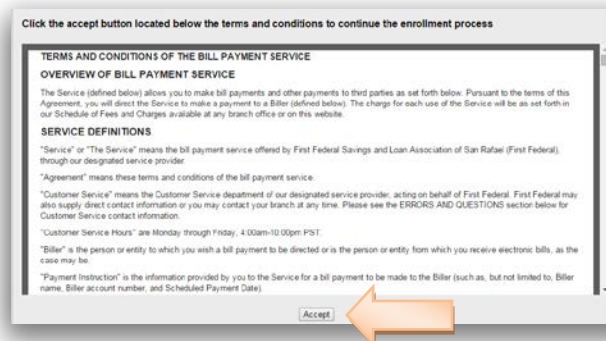
2. Once you have an Online Banking Access ID and password, you should log in and click on the Bill Pay tab.



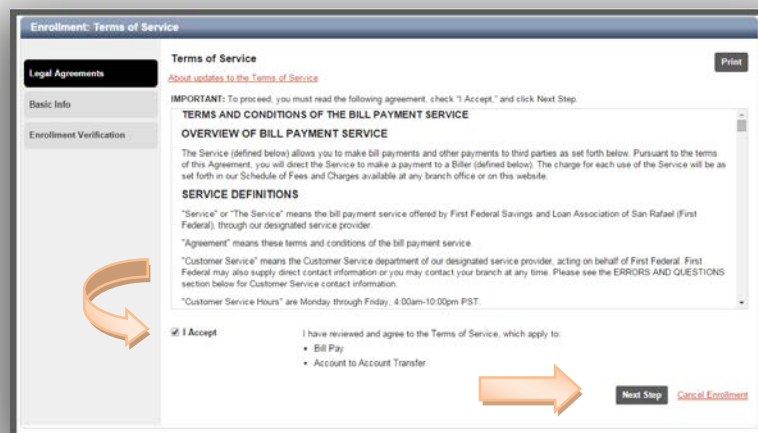
3. The first screen is to verify your e-mail address and phone number. This information may autofill. Fill in missing info. Once it is correct, click *Submit*.



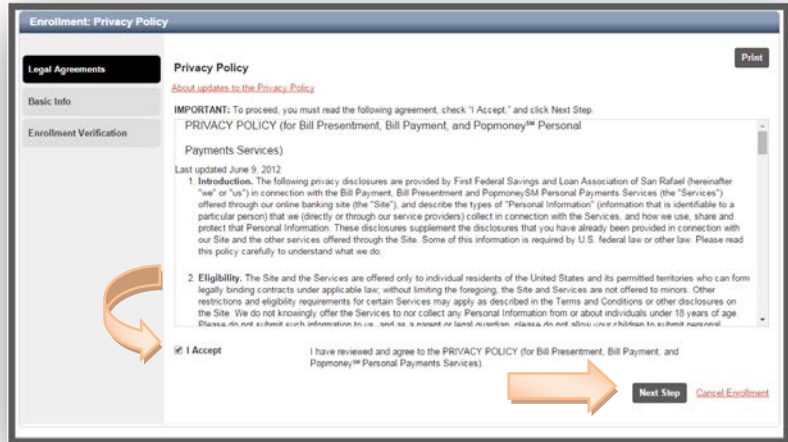
4. Read the terms and conditions carefully and if you accept, click on *Accept*.



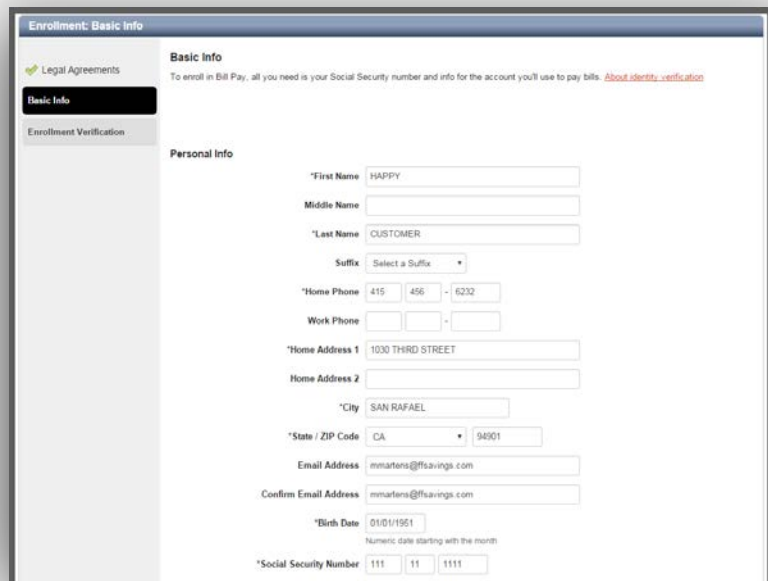
5. Read through the terms of service carefully and if you accept, check the box next to *I Accept*, and click on *Next Step*.



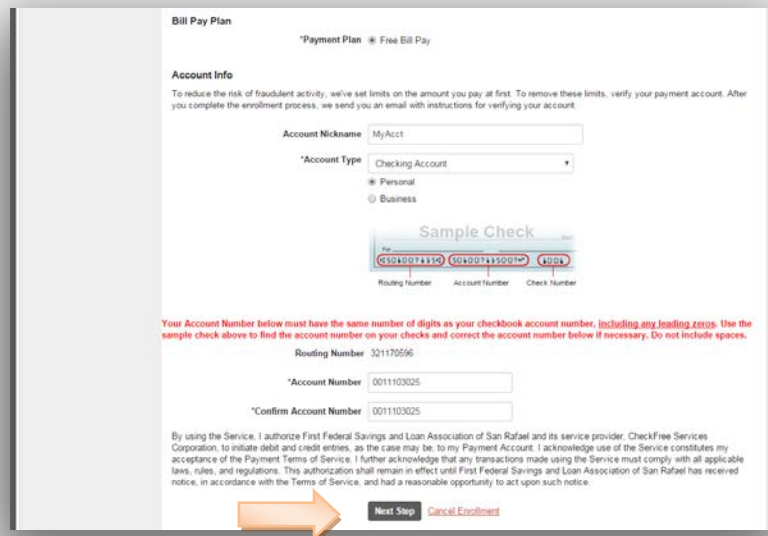
- 6. Read our Privacy Policy carefully and if you accept, check the box next to *I Accept*, and then click on *Next Step*.



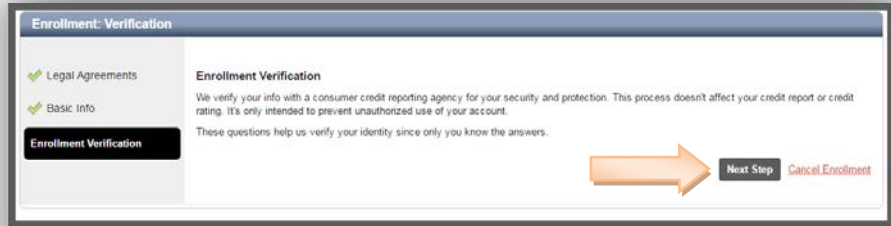
- 7. The next page is your basic info. Most of this will autofill, but you should review anything that is missing or not correct and make the appropriate changes. This is the information that will be used to generate your identity verification questions, so it is important that it is accurate.



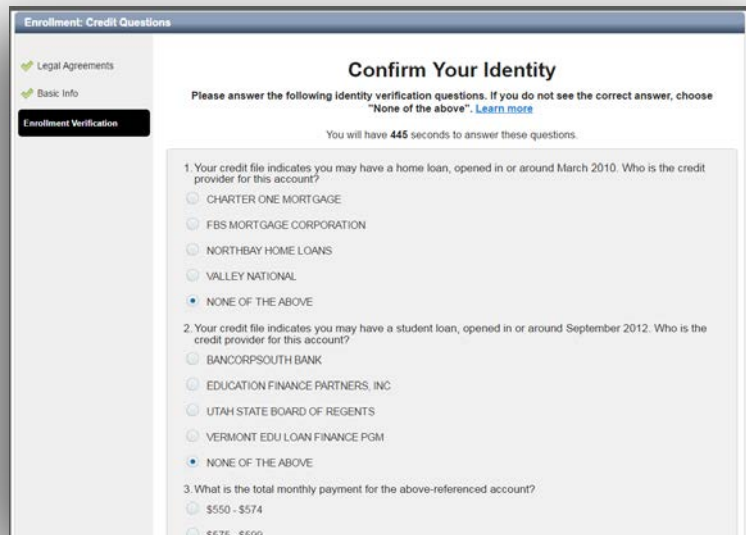
- 8. Scroll down the page to review your Account info. You can give your account a nickname if you wish. Choose the account type from the drop down menu. Then verify the account numbers below that. Account numbers are ten digits, and must include leading zero's. When done, click on *Next Step*.



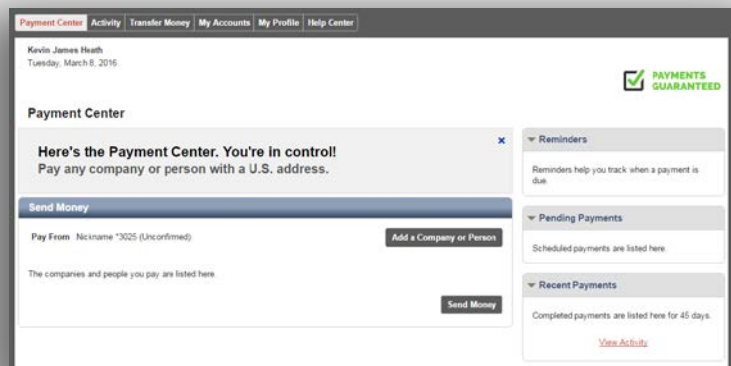
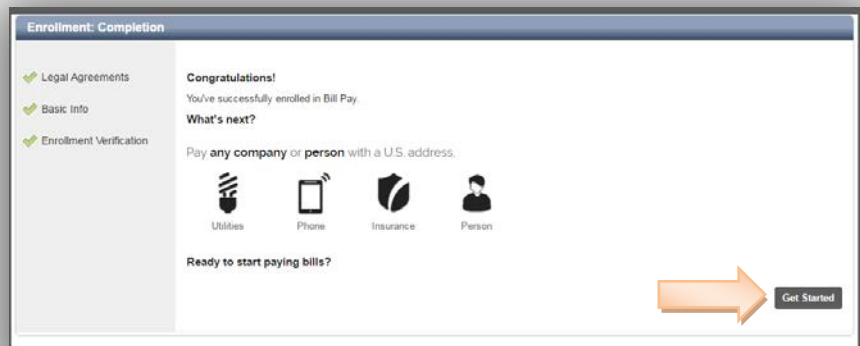
9. If all the information is verifiable, you will see this:
If there was a problem with any of the information provided, it will not allow you to proceed. Once you see this page, click *Next Step* to continue.



10. You will now see a series of questions that are derived from your credit report. Answer these questions as best you can, and remember that None of the Above is possible. You have a time limit to answer them. When you are finished, click *Submit*.



11. If you answered all the questions correctly, you will see the Enrollment Completion screen. Click on *Get Started* to start using Bill Pay.



Congrats! You are now enrolled in Bill Pay!