

# FMS Bank Online Bill Pay

## Frequently Asked Questions

### What is FMS Bank Online Bill Pay?

FMS Bank Online Bill Pay is a secure, convenient, free and guaranteed way to use the Internet and your FMS Bank checking account to make a payment to virtually anyone. Use FMS Bank Online Bill Pay to:

- Make one-time payments
- Schedule recurring payments
- Track payments
- Update or cancel payments
- Create reports of your payment history
- Receive e-mail notifications regarding your payments
- View your bills online and setup automatic payments

### How much does FMS Bank Online Bill Pay cost?

FMS Bank Online Bill Pay is just \$5.95 per month.

### How do I enroll in FMS Bank Online Bill Pay?

[Contact your local FMS branch](#) to enroll in FMS Online Banking. Login to FMS Bank Online Banking, click on the Bill Pay icon and follow the step-by-step enrollment process.

### How do I get started using FMS Bank Online Bill Pay?

Once enrolled in FMS Bank Online Bill Pay, it's easy to get started by following these simple steps:

1. Log in to FMS Bank Online Bill Pay
2. Add a payee — have a bill in hand to reference your account number and address information
3. Make a payment — once a payee has been added, you can start making payments immediately

### What is a payee?

Payees are the businesses and individuals you pay through FMS Bank Online Bill Pay. You create a list of your own payees by using the 'Add a Payee' feature. You can add payees such as utilities, department stores, credit card companies and other businesses. You can also add individual payees such as your daycare provider, your doctor or a relative.

### How is my personal information protected?

FMS Bank is committed to protecting your personal information. Strict policies and procedures are in place to ensure your account information is kept confidential. Only authorized signers can access account information. Every effort is made to protect our customers from fraud. We will never initiate a request for sensitive information from you via e-mail, such as a Social Security number, login/user ID, password, PIN or account number. If you receive an e-mail that requests this type of sensitive information, you should be suspicious of it. We strongly suggest you do not share your login/user ID, password, PIN or account number with anyone via e-mail.

### Who can I pay with FMS Bank Online Bill Pay?

You can pay almost any business or individual that you currently pay by check: your phone bill, loan payments, insurance, credit cards, even your dentist or child care center.

### Is there a limit to the number of bills I can pay with FMS Bank Online Bill Pay?

There is no limit to the number of bills you can pay. In fact, the more bills you pay, the more money you save on mailing costs.

