

FAQs continue

The estimated arrival time for checks is based upon the payee's zip code and is displayed while you schedule a payment.

Are online payments guaranteed?

Online bill payments are not guaranteed by the U.S. Postal Service or Automated Clearing House Network (ACH). However, online bill pay offers a payment success rate of 99.99 percent and greatly reduces the risk of human error. In the event a check payment is not received, our online bill pay support will stop and re-issue the payment, as well as provide proof of processing to the payee. Online bill pay also provides a history of your payments and payment information is integrated directly into account statements.

When can payments be scheduled?

Payments may be submitted at any time, day or night. All payments should be scheduled according to process date and not according to due date. For example, payments should be scheduled to process before the actual due date. Estimated arrival times are automatically displayed during the scheduling process. We recommend scheduling first payments in advance to ensure timely delivery. Payments are electronically debited from your account on the process date. For same-day processing, please schedule payments before 3 p.m. Eastern time.

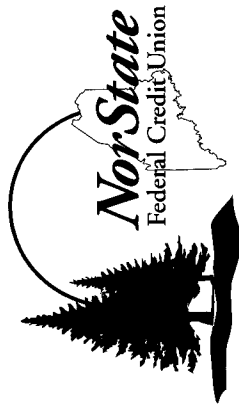
Who can I pay with CUPayLink?

With NorState FCU's online bill payer, CUPayLink, you can pay almost anyone with a current address within the continental United States, Alaska, Hawaii, and Puerto Rico.

What if I need more information?

For specific information or questions regarding NorState Federal Credit Union's CUPayLink online bill pay service, please contact our toll-free number at 800-804-7555.

CUPayLink



Your Lifelong Financial Partner

Madawaska
Eagle Lake
Ashland
Van Buren
Fort Kent
Presque Isle

1.800.804.7555

www.norstatefcu.org



We Do Business In Accordance With the
Federal Fair Housing Law and the
Equal Credit Opportunity Act



This credit union is federally
insured by the National
Credit Union Administration



CREDIT UNION
SERVICE CENTERS
The Member's Weekly Financial Network

Benefits of Online Bill Pay

CUPayLink Sign-Up Form

Security — Online bill pay through your financial institution is ten times safer than mailing checks.*

*Research gathered by Aite Group.

Ease — Our bill pay is simple to understand and even easier to navigate

Time — Pay all of your bills in minutes instead of hours. You control when the payments are scheduled.

Convenience — No more stamps, envelopes, and trips to the post office!

Trust — Online bill pay greatly reduces the risk of human error and late payments.

Frequently Asked Questions

Is Online Bill Pay free?

Yes! CUPayLink is free to NFCU members who have a checking account and Home Banking.

How do I enroll in Online Bill Pay?

To enroll in online bill pay, you must first be enrolled in online banking. To enroll in online banking and online bill pay, please visit our website and look for the online banking information on the homepage.

Is CUPayLink secure?

CUPayLink is recommended by security experts as one of the safest ways to pay your bills. According to research, 90 percent of identity theft doesn't occur through the Internet. * Identify thieves still use the tried and true methods of stealing mail or discarded trash. Combined use of online banking and online bill pay helps to protect consumers against identity theft and check fraud. For additional security, online bill pay requires 128-bit encryption and personalized log-in information.

*Research gathered by Javelin Strategy & Research.

How are payments sent?

Payments are sent two ways: electronic and paper check. On average, electronic payments are sent to more than 70 percent of payees. For payees who can only accept checks, the subscriber's account is debited electronically and an authorized paper check is issued on behalf of the subscriber.

What are the benefits of electronic payments?

Electronic payment is the fastest payment method for subscribers and greatly reduces the risk of human error. Electronic payments are received by the payee within 2-3 business days.

What are the benefits of check payments?

Check payments allow you to pay anyone through your online bill pay account. No more postage or trips to the post office. Plus, check payments through online bill pay are electronically recorded, may be stopped before 2:00 P.M. Eastern time on the date they are scheduled to process, and are virtually tamper resistant.

(continued on back)

Name _____

Social Security Number _____

Email Address _____

Street Address _____

City _____ State _____ Zip _____

Home Phone Number _____

Account Number _____

Joint-owner of Account _____

CUPayLink Authorization
I authorize NorState Federal Credit Union to post transactions to the account indicated on this enrollment form. I further understand that the service fee(s) associated with the chosen plan will be directly debited from the same account. I understand that I am in full control of my account. If, at any time, I decide to discontinue the service, I will provide written notification to NorState FCU. My use signifies that I have read and accepted all of the terms and conditions of service. I understand that payments take an average of 2-3 business days to reach the payee, and that payments may be made electronically or by mail. NorState FCU is not liable for any service fees or late charges levied against me. I also understand that I am responsible for any loss or penalty that I may incur due to a lack of sufficient funds (NSF fee or member privilege fee \$25.00), Stop Payment fee (\$15.00), or other conditions that may prevent the withdrawal of the funds from my account.

Signature _____

Date _____

Joint Owner Signature _____

Date _____

**Thank you for signing up to use
NorState's CUPayLink bill pay service.**