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.



Your Lifelong Financial Partner

Madawaska Eagle Lake Ashland Van Buren Fort Kent Presque Isle

1.800.804.7555

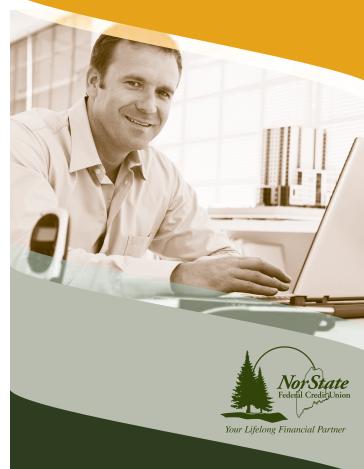
www.norstatefcu.org







CU PayLink



Benefits of Online Bill Pay

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.* Identity 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)

CUPayLink Sign-Up Form

Name	
Social Security Number	
Email Address	
Street Address	
City	State Zip
Home Phone Number	
Account Number	
Joint-owner of Account	
account indicated on this e service fee(s) associated with from the same account, incafter 90 days of inactivity. I account. If, at any time, I d provide written notification have read and accepted all I understand that payments the payee, and that paymer NorState FCU is not liable against me. I also understart that I may incur due to a la privilege fee \$25.00). Stop	al Credit Union to post transactions to the nrollment form. I further understand that the th the chosen plan will be directly debited luding an inactivity fee of \$5.00 per month understand that I am in full control of my ecide to discontinue the service, I will n to NorState FCU. My use signifies that I of the terms and conditions of service. Take an average of 2-3 business days to reach its may be made electronically or by mail. for any service fees or late charges levied ad that I am responsible for any loss or penalt ck of sufficient funds (NSF fee or member Payment fee (\$15.00), or other conditions lrawal 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.