

Frequently Asked Questions on the Bill Pay Conversion to CheckFree

1. *What is changing and why?*

Heritage Bank is partnering with Check Free to offer our online banking customers an enhanced Bill Pay system with more features. You will continue to access Bill Pay through Heritage Bank's online banking system, although the webpage may look slightly different. Some of the new, enhanced features include:

- Search for vendors: add new vendors simply by typing in the company name. If a match is found in the database, the vendor's information will be added automatically. All you need to do is enter your account number and add your bills to be paid.
- Schedule payments by the due date: enter the date you would like your vendor to receive your payment, and Check Free will take care of getting it there on time
- Keep your money with you: Your money will remain in your bank account until the day you select the payment be made to your vendor.
- Set up reminders: set up an automatic reminder that will send you a message telling you your payment is due
- Make recurring payments: eliminate the hassle of paying monthly bills by setting up recurring payments; this is a great option for payments that don't change month to month, such as your car payment or insurance payment.
- See everything at a glance: Check Free's Payment Center lets you make payments and view pending payments, recent payments, and bill reminders all on the same screen.

2. *When is the change happening?*

The current Bill Pay system will be available until 8:00 AM Monday, May 9, 2016. At that time, we will take the final steps of conversion, making Bill Pay unavailable to users until approximately 8:00 AM Wednesday, May 11, 2016.

3. *What do I need to do before the conversion?*

We are taking care of details for you. History of your payments, however, will not be converted to the new system. Please go to your current payment history listing and print off any history you think you may need for your records before 8:00 AM, Monday, May 9, 2016.

4. *Do I need a new user ID and/or Password?*

No – your current login information is being converted, and will work with the new system.

5. *Will my current bills be paid?*

All bills entered for payment on or before May 9, 2016 will be paid as scheduled through the current Bill Pay system. All bills entered for payment on or before May 10, 2016 will be paid as scheduled through the new Check Free Bill Pay system. Bills set up as recurring payments will be transferred over, and the next regular payment will be paid according to the dates above.

6. *How long can I access the current bill pay system?*

If you are a current Bill Pay user, you will be able to access your current Bill Pay account through 8:00 AM Monday, May 9, 2016.

7. When and how can I access the new bill pay system?

The new Check Free Bill Pay system will be available on Heritage Bank's online banking webpage beginning 8:00 AM Wednesday, May 11, 2016.

You will continue to access billpay through our online banking system at www.heritagebank-ky.com. However, once logged into online banking, you will now click the button labeled BILL PAYMENT at the top of the screen.

8. What do I need to do after the conversion?

You will be required to accept new Terms & Conditions, either the first time you access the new system or by separate notification from Heritage Bank. While we have worked hard with Check Free to ensure your account, payees, and payments are transferred over with no issues, it is very important that you login to the new site and ensure all of your payee information is accurate.

Also, if you currently use the single or recurring transfer option to another person or another financial institution, these features will no longer be available after 8:00 AM Monday, May 9, 2016. Once the conversion has completed, you will need to set up these payments as paying a person or company under the "Add a Bill" tab of the new system.

9. What changes will I see to the bill pay webpage?

For a detailed look at the new bill pay, please go to www.heritagebank-ky.com and view a demo by clicking on "CheckFreeRXP demo" link found on the Bill Pay section of our Online Services page.

10. If I am not currently using Bill Pay, can I create a Bill Pay account before conversion?

If you do not currently have an active Bill Pay account with Heritage, due to technical requirements of the conversion, we are unable to accept new Bill Pay accounts until after 8:00 AM Wednesday, May 11, 2016. We regret this inconvenience, but hope you will create your account at that time, and are confident you will appreciate the many features the new system can offer you.

11. Will I be charged a fee?

There is not a fee for using the Bill Pay service at this time. There may be additional fees charged for utilizing some of the enhanced features, such as same day bill payment

12. Who should I contact if I have any other questions or issues?

You are a valued customer to Heritage Bank. We thank you for your patience during this transition, and are confident you will be pleased with our new and enhanced bill payment service.

Please call (859) 363-4823 for assistance, or contact any of our convenient branches.