

Web Bill Pay Enrollment Form

Name: _____

SSN: _____

Internet Direct Access ID (username) _____

Telephone Number: _____

Birthdate: _____

There is no charge for Web Bill Pay on personal accounts.

I understand the service charge for Web Bill Pay for commercial accounts is \$6.95 per month, which includes 15 bill payments per month. A charge of \$0.50 per payment will apply to every bill payment over 15. The first 3 months of Web Bill Pay service will be free of charge.

Signed

Date

Web Bill Pay Instructions

You can access Internet Direct by first going to <http://www.gwinnettcommunitybank.com> and following the link to the Internet Direct login screen.

Once you are logged in, click on the PRIMARY account that you want to use for paying bills. More accounts can be added later, but the account you choose first will be the primary account. Select the Bill Payment Option located in the navigation area. Fill in your email address and phone number when prompted. Read and Accept the Terms and Conditions.

You are not ready to start entering bills to be paid. These can be paid to vendors that are in Check-Free's network, or vendors that are not. If a vendor is not within the network, Check Free will either cut a paper check and mail it to the vendor or send a draft. The money will not be debited from your account any earlier than the scheduled payment date.

Transactions begin processing four (4) Business Days prior to your Scheduled Payment Date. Therefore, the application will not permit you to select a Scheduled Payment Date less than four (4) Business Days from the current date. When scheduling payments you must select a Scheduled Payment Date that is no later than the actual Due Date reflected on your Payee statement unless the Due Date falls on a non-Business Day. If the actual Due Date falls on a non-Business Day, you must select a Scheduled Payment Date that is at least one (1) Business Day before the actual Due Date.