

SETTING UP AND USING BILL PAY ONLINE

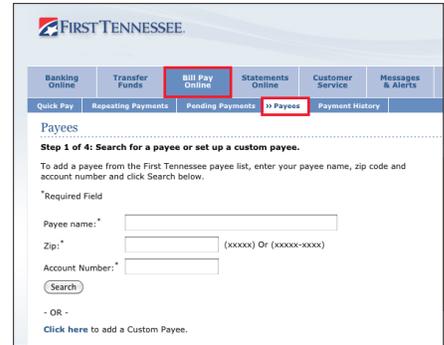


One of the best ways to simplify the chore of paying bills is to use First Tennessee's Bill Pay Online. Once you set up the instructions for who and when to pay, we take care of the rest.

HOW TO SET UP BILL PAY

Getting started is easy. Just grab your paper bills, so you'll have the information necessary to create your payees online.

1. From the Banking Online homepage, click Bill Pay Online.
2. Select "Payees" then "Add a Payee".
3. Next, enter the company and account information requested. Make sure all fields on the screen are filled out. We recommend giving each account a nickname (i.e., car payment) for easy reference. *(Note: If you are adding a person or a company without an account number, you can use your name or phone number as the account number.)*
4. When you hit search, our system will populate the information for Payees matching your description in our database.
5. If no matching Payee is found, you will need to select "Create a Custom Payee" at the bottom of the screen. To create a custom Payee, simply enter the details (account number, phone, payee name, etc) and click continue.
 - You will be sent a code to the email address or mobile phone you previously selected to use for verification. (This step is included as an added security measure to ensure that the person adding a Payee now or in the future is actually you.)
 - Enter the code you were sent on the web page and click continue
6. Once your payees are set up, you can choose "Repeating Payments" or "Quick Pay," depending on your payment needs.



HOW TO USE BILL PAY

Getting started is easy. Just grab your paper bills, so you'll have the information necessary to create your payees online.

1. In Banking Online, click Bill Pay Online at the top of the home screen.
2. Next you will need to decide whether you want to make a one-time "Quick Pay" or set up a "Repeating Payment". Both selections are listed in the sub-navigation at the top of the page.
3. For a Quick Pay, you simply select the account you want to use, click the payee you want to pay, and then enter the amount and date you want the payment made.
4. Creating a Repeating Payment follows the same process, except you will choose a recurring interval of time on which payments will be made to a specific payee from a selected account.
5. Once your payment information is entered, click submit and we will take care of the rest.

