How are holidays and weekends handled?

Bills do not get paid on holidays or weekends. If a SCHEDULED bill payment falls on a holiday or weekend, it will be paid on the NEXT business day following the weekend or holiday.

How far in advance can a payment be set up?

Currently, a recurring scheduled payment can be set up in advance to any date in the future. A one time payment can be set up to be sent 5 years in the future.

How many payees will I be able to set up?

There is no limit to the number of payees you can have. You may not pay government agencies for payments such as child support, alimony or checks to the IRS.

What is the maximum payment amount?

You are limited only by the amount of funds in your account.

Can I edit or delete a payment?

You can add, edit, or delete a payment up to 3:00a.m. EST for the first processing, and up to 1:00p.m. EST for the 2nd processing, on the day payment is sent.

If the time frame to delete or edit your payment has passed and the payment was sent electronically (ELECTRONIC payment), it is too late to stop it. It will then be up to you to contact the payee for a refund, or ask the bank to submit a claim.

If your payment went out as a CHECK, a stop payment can be placed on that check using *CCB Online*'s Stop Payment feature. You will be charged a $30.00 stop payment fee, just as you would if you were to come into the bank to perform a stop payment.

When do funds for payments debit my account?

For an ELECTRONIC PAYMENT, funds are debited the same day that the payment is sent, if the payment is sent before 1:00 pm EST. Electronic payments submitted after 1:00 pm EST are debited the next day during bill pay processing. CHECK payment funds are debited from the account when the check clears the account.

Are checks drawn against my account mailed to the payee?

Yes. All checks issued are encoded just as if they were a check from your own checkbook.

What happens if I do not have sufficient funds for a payment?

CHECK payments are handled in the same manner as a check written out of your checkbook against an insufficient balance.

ELECTRONIC payments are verified for funds availability during processing. You will receive a message after processing informing you that the payment could not be processed due to insufficient funds. The payment will be attempted until you have sufficient funds in your account or until you delete the payment. For additional information, click 'HELP' once you are logged into *CCB Online*.

NOTICE

For your security, **NEVER** respond to email requests for any personal information such as login ID's, passwords, PIN's or your Social Security number!!!

CCB will NEVER ask for any personal information through email.

CCB ONLINE

BILL PAYMENT GUIDE

CCB
CLAY COUNTY BANK

150 Main Street
P.O. Box 239
Clay, WV 25043
(304) 587-4221
www.claycountybank.com

"Let Us Serve You"

SETTING UP PAYEES

(IF A PAYEE IS NOT IN THE ELECTRONIC PAYEE DATABASE A CHECK WILL BE SENT TO THE PAYEE)

Click '**Bill Payment**'

Click '**Payees**'

Click '**Add Payee**'

Enter Payee Name and Payee State

Then Click '**Submit**'

If a Payee is in the Electronic Payee Database, you will be able to click on the Payee once you click submit.

Enter Payee Information

Then Click '**Submit**'

(In the 'Account Number' field, enter the account number you want the Payee to post the payment to. For Example: Enter your Frontier account number. If you do not have an account number, enter 0. If not applicable, leave 'Payee Alias' blank.)

CHECK PAYMENT SCREEN	ELECTRONIC PAYMENT SCREEN

When payees are added, they can be viewed by selecting 'Payees' from the Bill Pay menu.

SETTING UP PAYMENTS

Click '**Bill Payment**'

Click '**Add Payment**' to set up a *recurring* payment.

Click '**Quick Paymen**t' to set up *one-time* payments.

For Recurring Payments: from the drop-down menus, select the account from which the bill will be paid and the payee. Enter the dollar amount of the payment and any memo information.
(Memo information is transmitted with Check payments only)

Choose the frequency of the payment. The default is set to One-Time payment. Enter the expiration date of the payment and whether or not the amount is different for each payment (this option will only appear if you select a frequency other than One-Time).

When the payment information is complete, Click '**Submit**'

For Quick Payments: choose the payees you want to pay and click submit. Enter the payment date, memo, from account and amount. Click '**Submit**'

After clicking '**Submit**', the Payment Confirmation screen will appear.

EDITING PAYMENTS

Click '**Bill Payment**'

Click the '**Quick Edit**' box for each payment you want to edit. Then select the '**Quick Edit**' button. You can change the amount, memo, and account from which the bill is paid. Changes will affect the next payment date.

VIEWING PAYMENT HISTORY

Click '**Bill Payment**'

Click '**History**'

Payments made in the last 30 days will display by default. To view more history, click '**Search Payment History**' from the drop-down menu and enter the criteria for the search.

FREQUENTLY ASKED QUESTIONS

What are the types of payment, and when are transactions processed?

There are two types of payments - CHECKS and ELECTRONIC. CHECKS are printed and mailed on the same day that they are processed. ELECTRONIC payments are sent to the payees on the same day they are processed.

All payments are processed twice a day. The first processing begins at 3:00 am EST, and the second processing begins at 1:00 pm EST. Any payments entered after the 3:00 am processing, and before the 1:00 pm processing will be processed the same day. Continued….