



**Skowhegan  
Savings**

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## Bill Pay FAQ's

### **How do I enroll?**

You must use Online Banking to enroll for Bill Pay. After signing into Online Banking, click on the Bill Pay tab and follow the screen directions. To enroll for Online Banking, complete the online enrollment form located on the Online Banking login page, visit one of our convenient branch locations or call us at 800.303.9511.

### **What is the cost?**

Standard Bill Pay is free with unlimited use for all customers. Additional services available via Bill Pay may have associated service charges.

### **What type of account do I need?**

All Skowhegan Savings Bank checking accounts are eligible for online Bill Pay.

### **How many checking accounts can I enroll in Bill Pay?**

There is no limit on the number of checking accounts you can enroll, so you may enroll all your checking accounts in Bill Pay.

### **Who can I pay through Online Bill Pay?**

You can pay anyone in the United States, both individuals and companies. Payments will be issued electronically or via a check depending on the recipient.

### **Are there any merchants that I cannot pay through the Bill Pay?**

No. Any merchant that is in the electronic payee database can be paid electronically. If a merchant is not listed, the payment will be sent in the form of a check.

### **When are the payments processed?**

All payment types are processed once daily on business days at 3:00 PM EST.

### **When will the money be taken out of my account?**

- ELECTRONIC payments requested before 3:00 PM EST will be debited from your account the same day. Payments submitted after 3:00 PM EST are debited the next day.
- CHECK payment funds are debited from the account when the check clears your account.

### **What if I do not have enough money in my account?**

- ELECTRONIC payments will be rejected if the funds are not available during processing. A second Bill Pay cycle will attempt to process the payment, if the funds are not available the payment will be cancelled and you will need to reschedule the payment.
- CHECK payments are handled in the same manner as a check written out of your checkbook against an insufficient balance.

### **How far in advance should I set up a payment to ensure it is paid on time?**

- ELECTRONIC PAYMENT, allow 3 business days from the payment date.
- CHECK PAYMENT, the check will be mailed the next business day, unless it is submitted before 3:00 AM EST. Allow 5 to 7 business days for a check payment.

### **Are there minimum and maximum payment amounts?**

Electronic payments are validated against the available account balance prior to processing and check payments settle against your account like any other check; therefore, you are limited by the amount of funds in your account.

### **How long is Bill Pay history available?**

Payment history is retained and viewable for 18 months.

### **What happens if I have a scheduled payment that falls over a weekend or holiday?**

When setting up a payee you have the option to have the payment process before or after the payment scheduled date.

### **Will Bill Payees' information stay in my online banking to make future payments to the same Payee?**

Yes, the Payees you setup will stay in your Online Banking until you delete them.

### **Can I get a copy of a cancelled check?**

Yes. Bill Pay checks will clear your account just as a normal check would. Images of the checks may be viewed and printed through Account Transaction History.

**Can I stop payment on a bill payment?**

Only CHECK payments can be stopped after the check is printed and mailed. The stop payment would be added in the same manner as a regular check written out of your checkbook. Fees apply.

**What if the check does not get to a company or individual by the time the payment is due, and I think it might be lost in the mail?**

You may place a stop payment (fees apply) on the check and reissue another bill payment or make payment by other means.

**What do the status fields indicate on the Payment History Page?**

- **Processed** - The payment has been processed and sent.
- **Paid** - The payment has been received by the company.
- **Restaged** - The payment that you have tried sending has rejected due to Non-Sufficient Funds. NSF payments will try one additional day to process the payment.
- **Cancelled**—The payment you tried sending was rejected due to Non-Sufficient Funds. The payment will have to be submitted again once funds are available.
- **Refunded** - Payment rejected by the electronic vendor and funds will be credited back to your account.

**How late in the day can I enter, edit, or delete a payment?**

Payments may be added 24 hours a day. Payments may be edited or deleted prior to its processing cycle (3:00 PM EST) depending on the time it was requested. Recurring payments can be edited up until the day before they are scheduled to process.

**What is a Gift Check?**

You can send a personalized gift check to an individual for a special occasion. Gift checks are sent as a draft check to the recipient. There is a \$2.99 fee per gift check.

**What is a Charitable Donation?**

You can send a personalized donation to a charity or organization. Donations are sent as a draft check to the recipient. There is a \$1.99 fee per donation.