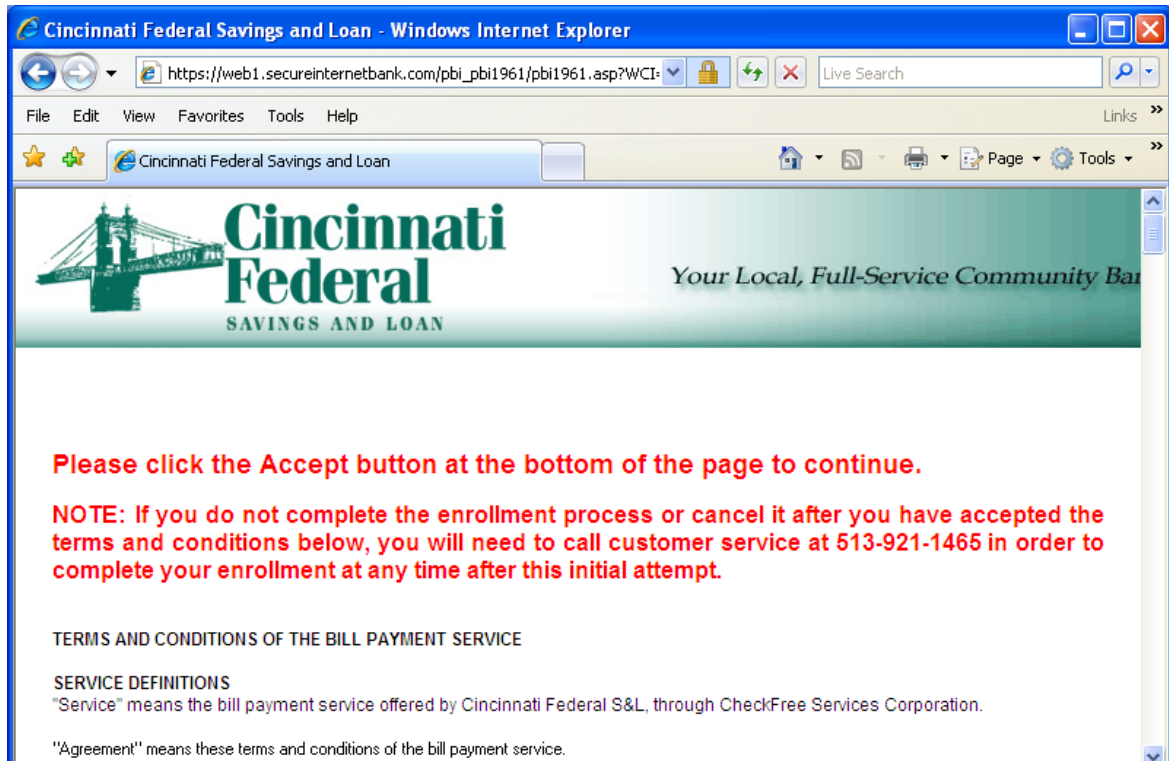


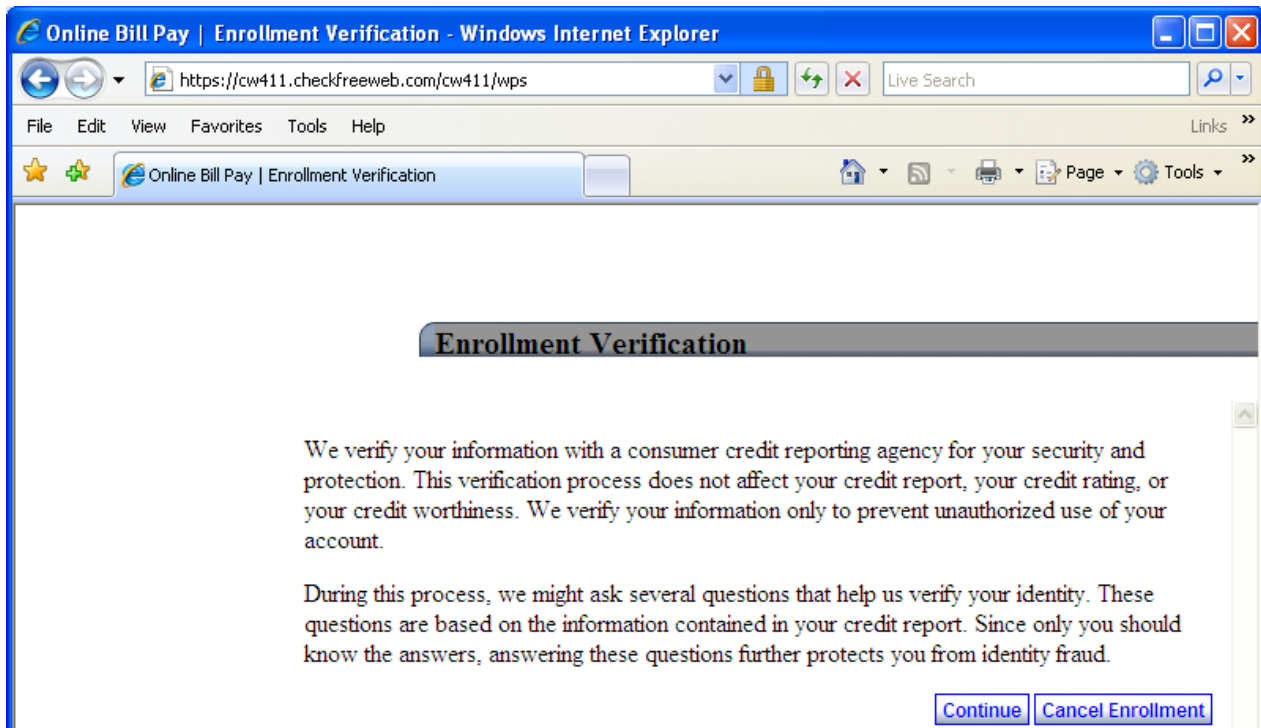
HOW TO SIGN UP FOR BILL PAY

1. Log onto www.CincinnatiFederal.com
2. Sign in as you normally would or Go to First Time User and Follow the prompts to set up your online banking account.
3. Click on Accounts Tab
4. Click on the checking Account you want Bill Pay to go through
5. Click on Payment Tab
6. A window will pop up that should pre-fill your e-mail, if not enter in your email
7. Click Submit
8. You will need to read the Terms and Conditions page



9. Scroll to the bottom and click Accept
10. A page with all of your information will pop up and should pre-fill everything required and ask you for an Account Nickname. Make sure all information is correct.
11. The Terms and Conditions, and Privacy Policy links are available here if you choose to read them.
12. Click Continue

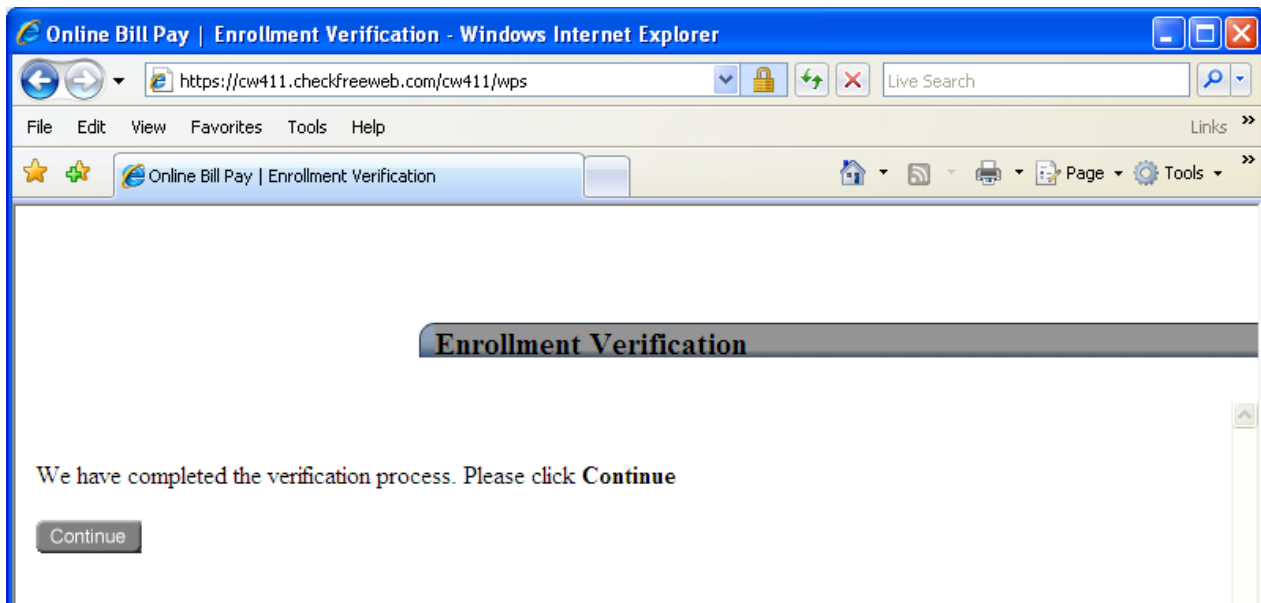
13. An enrollment verification page will inform you that you will be asked a few questions regarding your credit history. Also, that the answers you have given will be verified with a credit reporting agency for your protection.



14. Click Continue

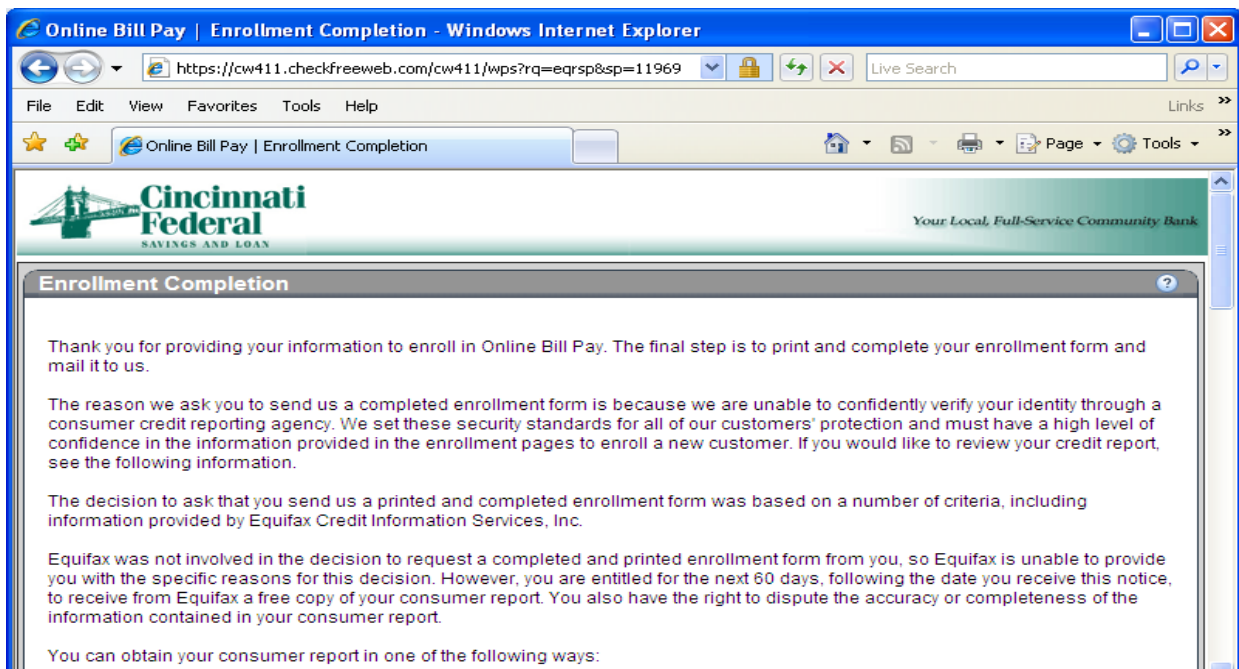
15. Answer all of the Credit History questions and Click Continue

16. The next screen will tell you that we have completed the verification process.



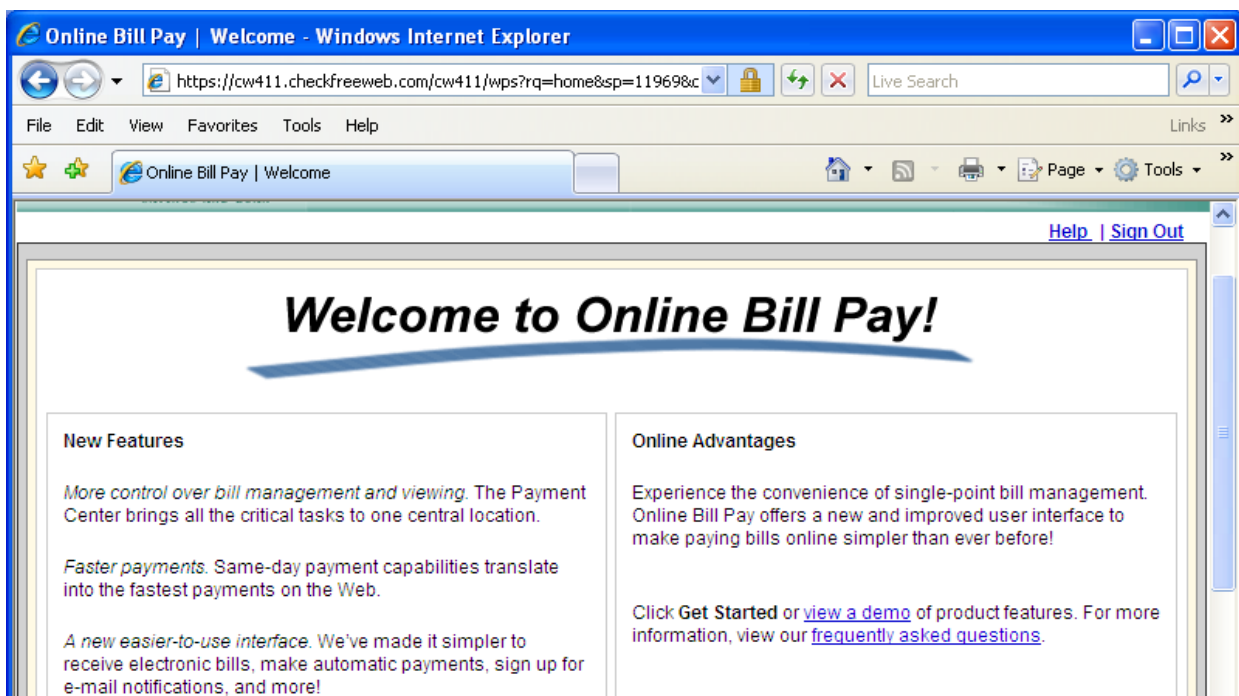
17. Click Continue

18. Once all of the credit history questions are answered correctly, you will see an Enrollment Completion message.



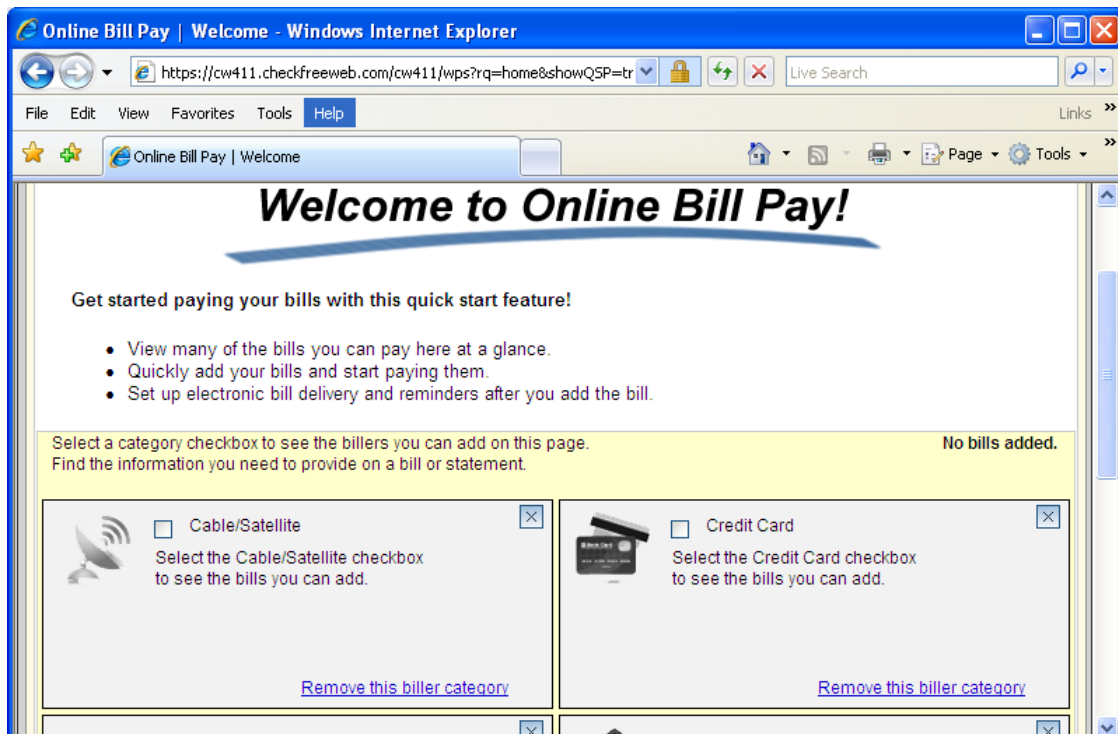
19. Click Finished

20. Next is a Welcome screen that gives the new features and online advantages



21. Click Get Started

22. A window will pop up with different categories for your specific bill payments



23. Click Go to the Payment Center

24. Congratulations you have accessed Bill Pay!

- After successfully enrolling in Bill Pay you should receive an e-mail giving instructions on how to confirm your payment account.
- Two small deposits will show up in your account for a certain amount. Then there will be a withdrawal for the total of the two deposits. These amounts will need to be used as one of the last steps to finish confirming the account.