



Any genius can tell you how much you'll *save* using *online bill pay*.

Your savings will really add up. With the increasing costs of postage, envelopes, and checks, using FREE Online Bill Pay has been mathematically proven to not only free up time in your day, but also money in your wallet. Use Online Bill Pay today, and start calculating the savings.

- Pay any bill or person, anytime.
- Schedule one-time or recurring payments in advance.
- Control when and how much you pay.
- Be assured that your payments will arrive on time.

Getting started is easy!

1. Visit us online at www.sjhfcu.org.
2. Log in to your online banking account.
3. Click on the *Bill Pay* tab.
4. Follow the prompts to enroll.