



First ePay

Pay bills on-line to anyone!



Leading with Integrity, Excellence and Innovation
www.firstcbt.com • Member FDIC • An Equal Housing Lender

* A monthly maintenance fee may be charged to First ePay users. Please contact a new account representative for details.
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First ePay: Pay bills online to anyone

Eliminate the time-consuming hassle of writing, stuffing, stamping and mailing checks to pay your bills. By enrolling in First ePay, you can pay for your utilities, mortgage, credit cards, lawn service, even the paper boy with a simple click of your mouse!

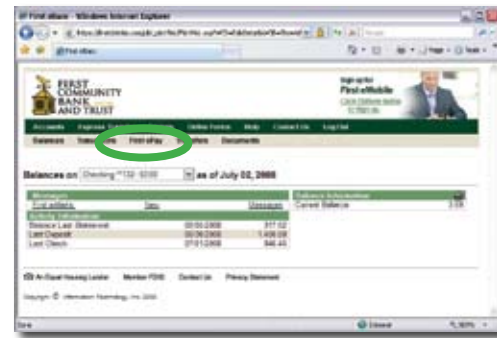
With First ePay, you get: *Flexibility:* pay who you want, when you want, 24/7; *Freedom:* no more writing, stuffing, stamping and mailing checks; *Confidence:* know your payment will arrive on time*; and *Simplicity:* receive many of your electronic bills from our web site.

After setting up your vendors, paying bills on-line is easy. Just enter the payment amount, schedule the payment date and you're done. Most vendors offer e-Bills allowing you to make next day payments.

Start using First ePay² today! Contact a new account representative at **708.946.2246** or **708.258.0530** to have First ePay service activated on your account.



Log In with Ease: Bookmark our home page for fast and easy access to your real-time account information.



First ePay Link*: Pay bills on-line to anyone. A new account representative can sign you up. To access First ePay look for the First ePay link in your checking account. Click the link and a new window will open with First ePay ePay. (Link appears after service is activated.)

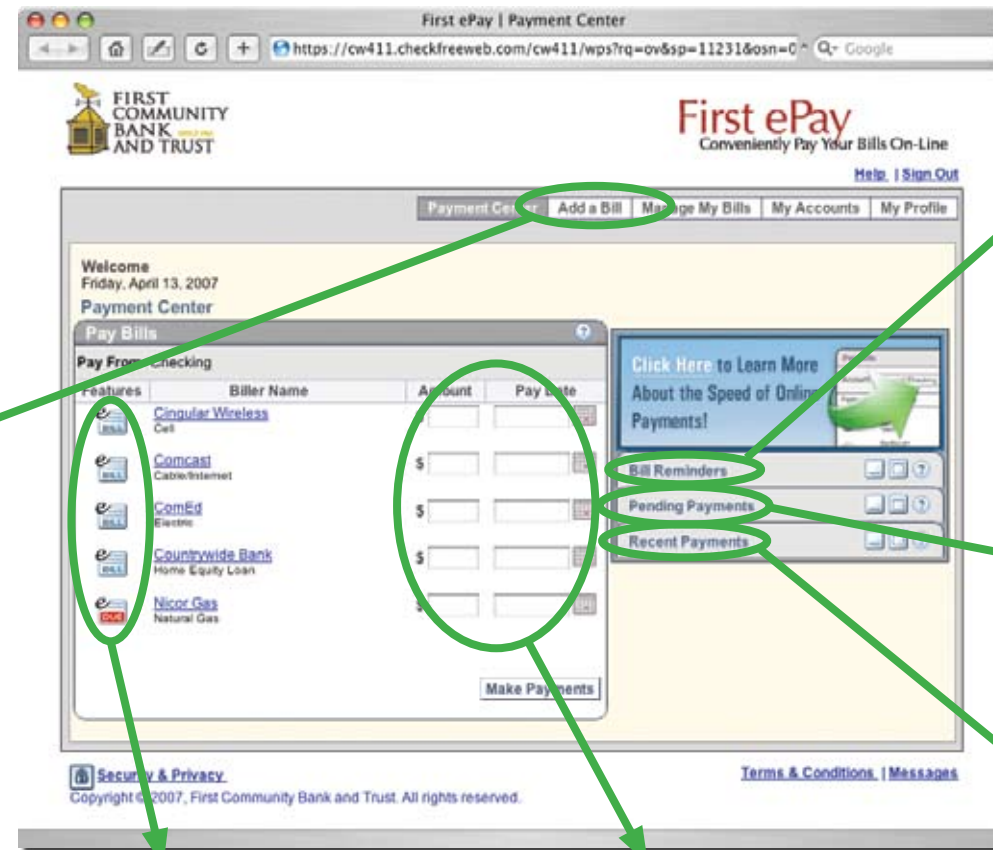


Add a Payee: Setting up a payee is a snap. Click Add Bill and enter your biller's name. First ePay will ask you for an account number and then finish the rest for you by automatically filling in the address and phone number information (some billers may require you to fill in more information).



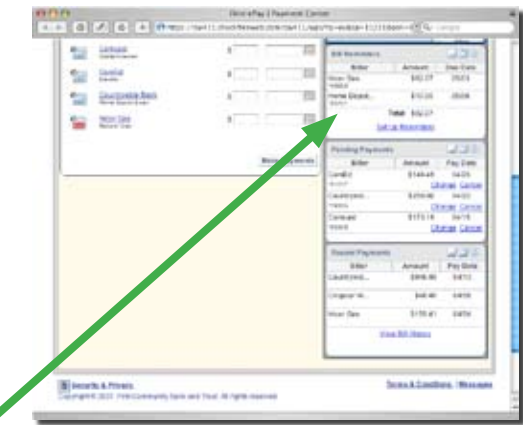
Bill History: Need to view payments for a specific biller for a specific time frame? Click Bill History in the Recent Payments box and use the search tools to find your transactions.

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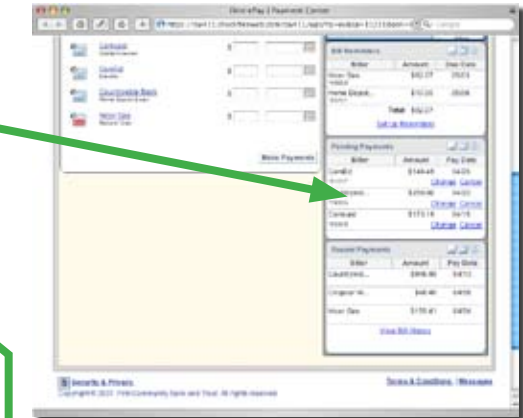


e-Bills: Some billers offer e-Bills. An e-Bill is a paperless bill that is integrated with the Bill Reminder feature of First ePay. If the biller offers eBills, an eBill icon will appear to the left of the payee in your list.

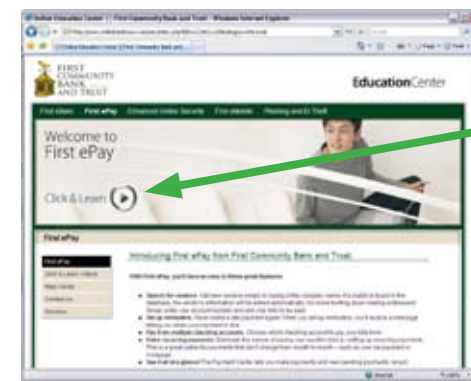
Make Multiple Payments at once: Make Multiple Payments at once by entering the payment amount and date to be paid in the corresponding boxes. Once you have filled in all info, click Make Payments.



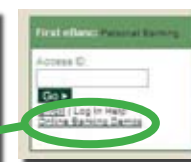
Bill Reminders: If you have any eBills for a biller, you will automatically receive a bill reminder when the bill is due. You can select how far in advance you want to be reminded. You may also set up your own reminders for bills that are not eBills.



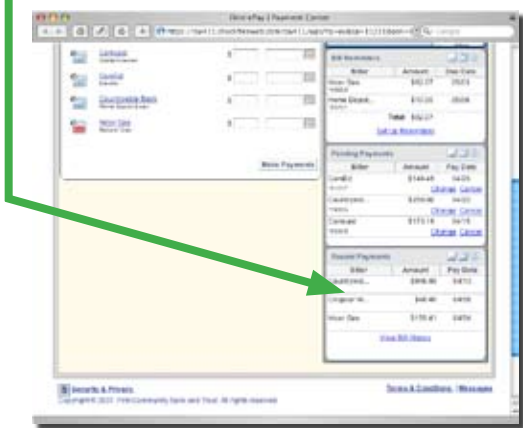
Pending Payments: This section keeps a continuous listing of bills that you have scheduled to be paid. It will show the biller, the amount to be paid and the date of payment. It will also keep a running total so you know just what you have being paid at a glance.



First ePay Demo: View an in-depth tutorial of First ePay. Visit our web site at firstcibt.com and click the Online Banking Demos link. Then click First ePay in the menu.



Visit us on the web at www.firstcibt.com.



Recent Payments: Want to know if you made a payment? View this section to see your most recent payments that have been already paid.