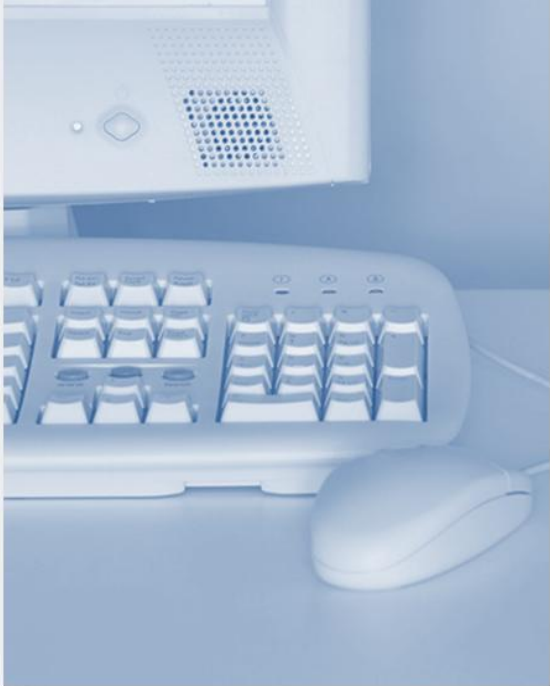


Granite Online Bill Pay User Guide



Bank of Granite

SERVICE AS SOLID AS OUR NAME

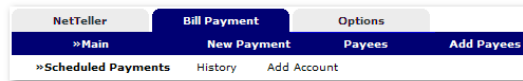
www.bankofgranite.com

Granite Online Support (828)496-2050

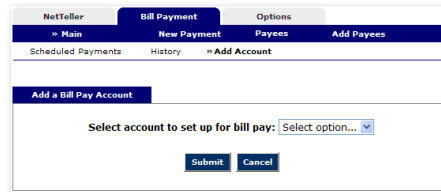
Toll Free (866)416-8979

Account Access

Log in to Granite Online Banking and select the Bill Pay tab.



Adding Accounts



Select **Add Account** from the Bill Pay sub-menu, choose the account you want to add to bill pay and click **Submit**.

You must review and agree to the terms for bill pay to set up the account.

Payees

There are two types of Payees – **Check** and **Electronic**

Electronic payees receive their payments electronically, while **Check** payees receive their payments in the form of a check.

Payment Funding

Funds for payments made to Electronic payees will debit your account on the payment date.

Funds for payments made to Check payees will debit your account when the check clears.

Adding Electronic Payees

Select **Add Payee > Pay a Company** to add a new electronic payee.



Fill in the payee fields and click Search. If the Company you entered is available as an Electronic Payee a link with Payee Type Electronic displays.

If the payee is not available as electronic, select the Add Check Payee button at the bottom of the page.

Add Check Payee

Adding Check Payees

To add a payee without searching for available electronic payees, select **Add Payee > Pay an Individual**.

Adding Payments

Payments can be added in one of two ways:
Quick Payment and **Recurring Payment**

Quick Payment allows you to add up to 10 one-time payments on the same screen.

- CABLE
- CAR LOAN
- CELL PHONE
- CREDIT CARD
- GYM MEMBERSHIP
- LAWN SERVICE
- MORTGAGE COMPANY

Payee: CELL PHONE
Amount: [] [] [] [] [] []
Pay On: 04/22/2008
Pay From: Checking
Memo: [] [] [] [] [] []

Add Payment

Use Add Payment for payments that happen on a regularly scheduled basis.

Pay from account: Checking
Payee: Select option...
Amount: [] [] [] [] [] []
Memo: [] [] [] [] [] []
Alert when payment is processed:
Frequency: One-Time
Payment Date: 04/22/2008
Payment Description: [] [] [] [] [] []

Viewing History

Select **Main > History** under the Bill Payment Tab.

Payees: All
From: 3/01/2008
To: 3/31/2008
Begin Amount: \$ [] [] [] [] [] []
End Amount: \$ [] [] [] [] [] []
Sort By: Date
Then By: [] [] [] [] [] []
Sort Order: Ascending Descending

Bill Payment history is available for 19 months.

Editing Your Information

- Change **Personal, Account, and Display** Settings.
 - Set up **Alerts**.

Accounts Options
Personal Account Display Alerts

- Update E-Mail Address
 - Update ID*
*create an ID to use instead of 12-digit ID
- Change PIN/Password

Account

- Change Account Pseudo Names (nicknames).
- Edit order in which accounts are displayed.

Display

- Edit Number of Accounts displayed per page.
- Edit no. of transactions displayed by default.

Alerts

Event Alerts

- Incoming Direct Deposits
- Funds Transfer Information
- Statement Notifications

Balance Alerts

- Notification of Account Balances

Item Alerts

- Notification of Cleared Checks

Personal Alerts

- Alerts delivered on chosen date.



Security

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) **Personal Verification Questions**.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

Security Reminders

- ✓ We will NEVER email you for your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.
- ✓ Do not write your password down.
- ✓ Use a different password to access your online accounts than ones you use for other applications.
- ✓ Always exit your online banking session before leaving your computer.

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