



FREQUENTLY ASKED QUESTIONS | BILL PAY

Recently Orion made many improvements to our online and mobile banking experience, including the look and feel of our bill pay services. We hope that you have been able to explore these new features and enjoy the modernized functions and added features of our digital platform.

Orion's bill pay services are designed to deliver payments in a timely fashion. Orion tries to make payments to each payee electronically, whenever possible. Sometimes, payments must be sent by check through mail, which is slower. As a bill pay user, you may have noticed a change to your bill pay processing schedule. The change was made to ensure that each of your payments is made with sufficient funds and on time. In some cases, this may mean that the payment is debited from your account earlier than you experienced in the past. To minimize the inconvenience this may cause, we would like to help you understand when payments will be debited, as well as alternatives to bill pay that may process faster.

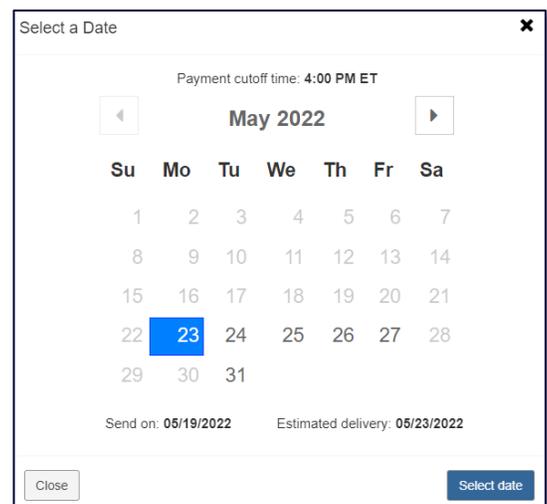
When will my payment be debited from my account?

This depends on different factors, such as whether the recipient accepts electronic payments and how far the recipient's payment address is from our mailing facility. These can change for a recipient from time to time and are usually beyond our control.

When you schedule a payment, you select the date for the payment to be **delivered by**. If the payment will be made **electronically**, your payment will generally be debited on the business day before the date the payee receives the payment (which must also be a business day). For example, if you select for the payee to receive the payment on a Monday that is not a holiday, the payment will be debited from your account on the Friday before. Note also that the process date (the last date you can enter or edit the payment) will generally be two business days prior to the delivery date and is subject to a 3:00 PM Central cutoff time.

If the payment will be made **by mail**, your payment will be a check drawn on your account, so it will not be debited from your account until the payee deposits the check. Note that the process date will be much earlier (usually 5 to 7 business days before the delivery date) to allow for printing and mailing.

From your online bill pay site, you can view the process date for any payment. Select the calendar icon next to the Pay button to see the process date listed as the "Send On" date.



What if I have scheduled payments that are paid every month, or on another schedule?

When you make any payment “recurring,” the calendar will show a first payment date where the “deliver by” date can be selected. The Process date will show directly below the deliver by date.

Select first payment date*	Tue, May 31, 2022 
	Process date: 05/26/2022 Deliver by: 05/31/2022 (Estimated date payee will receive payment)

If you want to review when an already scheduled payment will process, visit the Pending Payments tile and select the “View More” button. Each upcoming payment will list a process date and a payment date.

In the Orion FCU mobile app under the Payment Activity section in “Pay a Bill,” the process date is the bold date above a scheduled payment.

Process date 	Deliver by 
6/13/2022	6/15/2022

What are some alternatives to Bill Pay?

We believe our Bill Pay system works best as a one-stop shop for scheduling payments in advance. However, other methods may be better for last-minute payments as well as payments you need to make on or shortly after you expect to receive an important deposit.

For these, be sure to check out our new Biller Direct Portal, for billers who accept payments by debit or credit card. Linking your Orion debit or credit card for bill payments is easy and convenient. All you need is the username and password for the biller payment portal to successfully link the account.

For **same-day payments**, many billers will accept payment directly through their website as late as the due date. To pay from checking, you will need Orion’s routing number (284084907) and your account number. You may also be able to pay with your Orion debit card or credit card, but be aware of processing fees that merchants sometimes tack on when you use your card. When there are no fees, this can be a great way to earn points with our Rewards Credit Card. Of course, always be sure you are logged in to the real company website where you can see your bill and account information.

If you want assistance managing your bill payments or learning more about process dates, please contact Orion Member Services at 1-800-532-9025. Thank you for your membership!