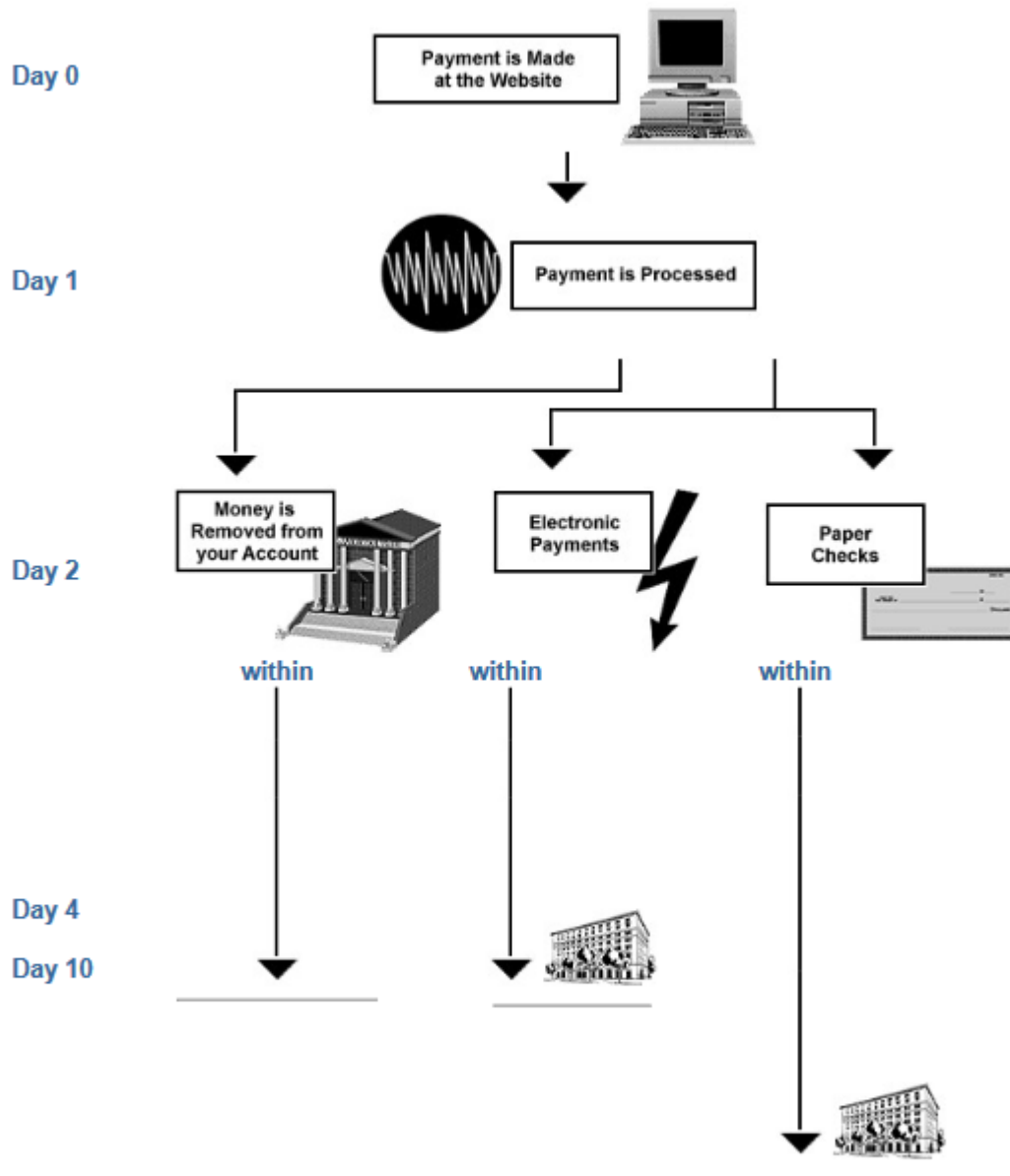


How Bill Pay Works



* Please set up payment 10 days prior to payment due date.
Allow a 2-day delay for new payees.