

FAQs

Online Bill Pay

The easiest way to pay bills in the history of the world!

What is eBranch BillPay?

eBranch BillPay allows you to pay bills or make other payments from your Community First checking account using the Internet. Payments can be scheduled 24 hours a day, 7 days a week, from anywhere in the world.

What does eBranch BillPay cost?

BillPay is absolutely FREE (and muy convenient). No strings attached. No fine print. Unlike the too-big-to-fail banks, at Community First free means absolutely, unequivocally FREE!

What kind of bill payment system does Community First use?

We use the Good Funds System. This model can be compared to a money order. Funds are pulled from a Member's account prior to the date the payment is made, thus ensuring funds availability. This helps to eliminate "bounced" payments and fees to the Member.

If sufficient funds are not present in the account, Community First may notify the member that the bill was not paid as requested. This gives the Member an opportunity to fund the account and resubmit the bill payment request. With this model, the business being paid is unaware that payment was attempted and the Member does not incur fees from the bill payment vendor.

We do not use the so-called Risk-Based System This model can be compared to a check because the Member's funds are not verified prior to sending funds to the payee. Instead of notifying Members of insufficient funds and giving them the opportunity to fund the account prior to sending payment to the payee, risk-based bill payment sends the funds to the payee even if there are insufficient funds in the account. This creates the possibility for payments to "bounce," which can generate tremendous fee-income for the bank or credit union. Community First does not play that game.

What is required to use eBranch BillPay?

You must have a checking account at Community First, an Internet browser that meets our minimum requirements (Internet Explorer 5.5 or higher, Firefox 3.0 or higher, Safari 3.0 or higher.)

How do I enroll?

It's easy - there are no forms or paperwork to complete. Once you are logged on to eBranch you click on the BillPay link on the left hand side menu. The first time you click on the link, an enrollment screen will be displayed. Just agree to the terms and conditions, and you can begin adding payees and making payments immediately.

How do I schedule payments?

Once you have set up payees, click on the Make Payments link from the BillPay sub-menu. To make a one-time payment, click on the Payments tab. To make a recurring payment, select the Recurring Payment tab. Bills can be paid from your Checking Account, Personal Line of Credit, or Community First Credit Card. You can schedule funds to be withdrawn the same day or up to a year in advance.

When is my account debited?

Your account is debited at approximately 8 p.m. on the scheduled withdrawal date, Sunday through Friday. Payments are processed and sent to the payee the following morning, meaning that payments are sent Monday through Saturday. Payments are not sent on Sundays or the day before a scheduled holiday.

How long does it take for BillPay payments to be processed?

Community First recommends that you schedule your payments a minimum of 7 business days before the due date for check payments and 3 days for electronic payments.

Can I stop a payment I have scheduled?

You can cancel any payment prior to the funds being withdrawn from your account by clicking on the Pending link in the BillPay sub-menu. On the Pending Payments screen, click the Cancel link to cancel the payment. However, once the funds have already been withdrawn from your account, payments that are processed electronically cannot be stopped.

How do I know whether a payment is processed electronically or by check?

Click on the BillPay link on the left menu, and then click History. The Method column on the History screen will display "Check" for check payments and "Electronic" for electronic payments.

Can I add a memo on payments processed by check?

Yes, you can add a memo on BillPay check payments only. Click on the Make Payment link within the BillPay sub-menu. When scheduling a payment, a plus sign (+) will appear to the left of the payee name. By clicking on the plus sign, a Memo field will be displayed. The text you enter within the field will be printed on the check payment.

What information can I see about a payment?

Among other things: the date the check was cashed and by whom.