



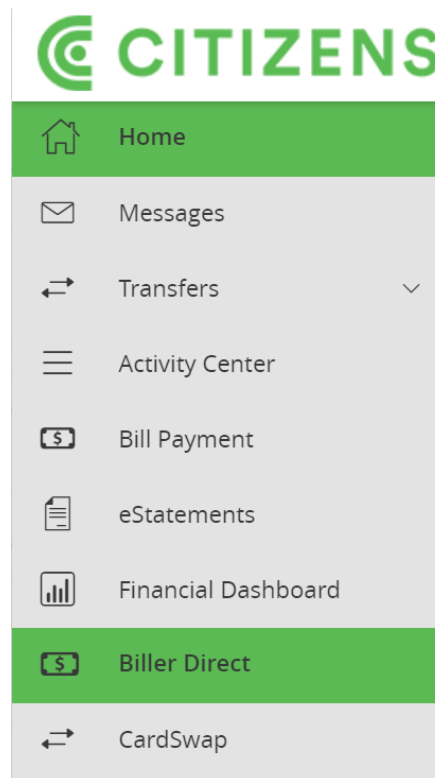
Biller Direct

Biller Direct is a new, card-enabled bill pay solution designed to dramatically improve the user experience and economic model of bill pay. Biller Direct provides a centralized payment environment where users can enroll, manage their bills, and view projected spending. By enabling card payments, Biller Direct gives users expedited payment options to access all bills in one place. **This service does not replace our Bill Pay service, but is an additional option for users to view and manage payments using a Citizens Bank of Edmond Debit Card.**

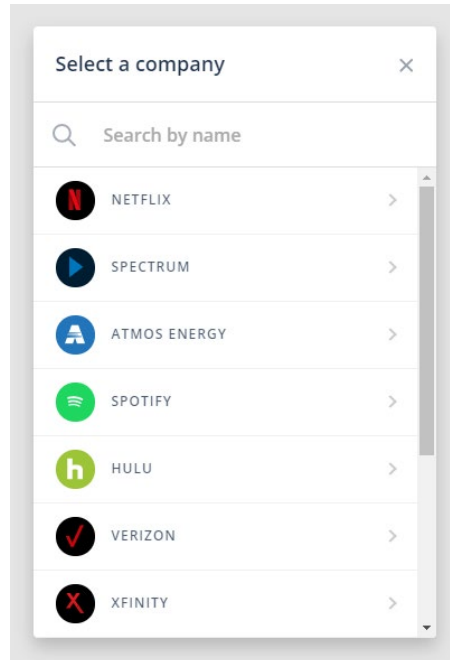
- Payments can be completed through autopay or have specific options through the payment settings section.
- Instantly pay bills, even up to your due date – no need to wait 2-3 days for your payments to process or 5+ days for checks to be delivered.
- Biller direct works with any bills you have, such as basic utilities, etc.
- Consolidated view to see payments made as well as upcoming payments that are connected to your Citizens Bank of Edmond Debit Card.

Setting up Biller Direct

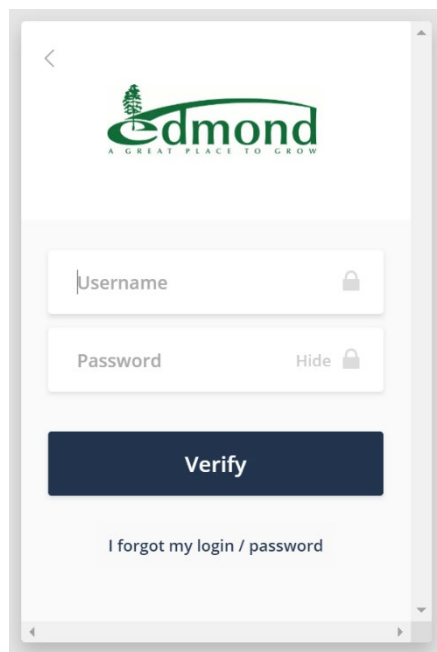
Select Biller Direct on the left side of your account summary page.



Select a company to connect your debit card.



Enter your account information to verify your account.



Click Setup Payments to connect to your Debit Card. View upcoming bills.