How To Sign Up For Cutting Edge FCU FREE Online Bill Pay

What you need to get started:
• A PC with an Internet Connection.
• A current checkbook from Cutting Edge FCU.
• Your Social Security Number, current address, phone number and Drivers License or State Identification.
• Payment information for the bills you want to set up for Bill Pay.

To sign up:
• Go to Cutting Edge FCU’s website at www.cuttingedgefcu.org and click on the Online Bill Pay link at the top left corner of the home page.
• When the page has loaded, click on the Enroll button.
• Complete the information on this page to set up your account, including setting up your User Name and Password.

Helpful hints for signing in:
• Make sure to give yourself plenty of time to enter all the necessary information.
• During the sign up, the process will access your credit report to ask you specific questions about your current bills and recent payments. This will not affect your credit score.
• Your email verification should come during the sign up process so you can verify your email address immediately.
• Your account verification will take about two business days. Look for two small deposits and one withdrawal from your checking account. You will be able to set up all your Billers and make up to $400 worth of bill payments before your account is verified.
• Use the diagram below to find the Routing Transit Number and your full account number on your checks. This must be entered exactly as it appears on your checks for payments to process successfully.

If you have any questions or run into any problems, don’t hesitate to contact your Credit Union for assistance.
Setting up your Biller accounts:

- Sign on to your account in Online Bill Pay.
- Click on the Add a Bill button.
- Many companies are already set up on the Payment Center system. Enter the Biller Name and click Search. If your Biller is already on the system, all you need to do is enter your Account Number, confirm your Account Number and click Add Bill. If your Biller offers e-bills, you will be given the option to sign up for e-billing.
- If your Biller is not on the system, you’ll be asked to enter the information for the Biller. Fill out the Biller Information form completely and accurately. Click Add Bill.
- Repeat the steps for each Biller to be added. Click Finished when you’re done.

Now you’re ready to schedule payments:

- To schedule payments, go to the Payment Center and enter the amount you wish to pay in the box next to the Biller Name.
- Then, enter the Payment Date you want the Biller to receive the payment. It’s advisable to set the Payment Date at least 2-4 business days before your payment due date.
  **NOTE:** The Payment Center prefills the Payment Date with the earliest possible payment date. If you schedule a payment for a weekend or holiday, it will move the payment date to the previous business day. If you schedule a payment date on a Saturday or Sunday, it will move to the previous Friday.
- Enter as many payments as you wish. Then click the Make Payments button.
- Review your payment information and click the Submit Payments button.
- You’ll then see a Payment Confirmation page that you can print for your records. Then click the Finished button.
- On the right column on the Payment Center page, you’ll see Pending Payments as well as Recent Payments.
- To schedule recurring payments or bill pay reminders, click the Manage My Bills button. Select a bill and then select what you’d like to do. Options include adding an automatic payment, setting up reminders to pay a bill, updating Biller information, deleting a Biller and receiving your bill online.

With FREE Online Bill Pay, you’ll never need to write a check or lick a stamp to pay a bill! Schedule recurring payments and always pay your bills on time. Have full access to your payment history for all your bills in one convenient place. Pay any bill, any time of the day or night with just the click of your mouse!

We’re also happy to provide personal assistance getting you started. Contact the Credit Union to schedule an appointment to go over the program with a Cutting Edge staff member.