

FAQ's

What is SHB's Online Bill Payment System?

SHB's Online Bill Payment System is the secure, convenient, and guaranteed way to use the Internet and your Southern Heritage Bank checking account to make a payment to virtually anyone. Use Online Bill Payment to:

- Make one-time payments
- Schedule recurring payments
- Track payments
- Update or cancel payments
- Create reports of your payment history
- Receive e-mail notifications regarding your payments
- View your bills online and setup automatic payments

What is the Southern Heritage Bank's Online Guarantee?

The Southern Heritage Bank Online Guarantee* provides you with some of the strongest liability and Online Bill Payment protection available.

- **Zero Liability:** You're not responsible for unauthorized online transactions, including bill payments, when reported promptly.
- **Bill Payment Promise:** Your bill payments will be sent accurately and on-time or we'll refund your late charges.
- **Security Commitment:** We will protect your transactions when you're banking and paying bills online.
- **Privacy Protection:** Your privacy and personal information will remain confidential.

*For personal Southern Heritage Bank Online Banking and Online Bill Payment customers only. To preserve your rights under the Southern Heritage Bank Online Guarantee, you must follow the guidelines for properly submitting bill payments, protecting your confidential account information, and reporting unauthorized transactions set forth in the Southern Heritage Bank Service Agreement for Online Banking.

How much does Online Bill Payment cost?

SHB's Bill Payment System comes with a \$4.95 monthly service charge and allows you to use Southern Heritage Bank's Internet Bill Payment System to process up to 15 online bill payment transactions per month. A per item fee of \$0.50 will be charged for additional bill payments over the above mentioned per month.

Talk to a Southern Heritage Bank representative today about checking accounts that offer you FREE Bill Pay as a feature!

How do I enroll in Online Bill Payment?

It's as easy as going to the Southern Heritage Bank website at www.shbnet.com, clicking on the "Online Banking" link on the left side of the home page, and then click on the enrollment form at the top of that page. Follow the step-by-step enrollment process and fill out the registration form.

How do I get started?

Once enrolled in SHB's Online Bill Payment System, it is easy to get started by following these simple steps:

1. Log in to The Online Bill Payment System
2. Add a Payee
 - Have a bill in-hand to reference your account number and address information
3. Make a Payment
 - Once a payee has been added, you can start making payments to this payee

What is a payee?

Payees are the businesses and individuals you pay through SHB's Online Bill Payment System. You create a list of your own payees by using the "Add a Payee" feature. You can add payees such as utilities, department stores, credit card companies and other businesses. You can also add individual payees, such as your daycare provider, your doctor or a relative.

How is my personal information protected?

Southern Heritage Bank is committed to protecting your personal information. Strict policies and procedures are in place to ensure your account information is kept confidential. Only authorized signers can access account information. Every effort is made to protect our customers from fraud. We will never initiate a request for sensitive information from you via email, such as a Social Security number, login/userID, password, PIN or account number. If you receive an e-mail that requests this type of sensitive information, you should be suspicious of it. We strongly suggest that you do not share your login/user ID, password, PIN or account number with anyone via e-mail.

Who can I pay with Online Bill Pay?

You can pay almost any business or individual that you currently pay by check: your phone bill, loan payments, insurance, credit cards and even your dentist or daycare center.

Is there a limit to the number of bills I can pay with Online Bill Payment System?

There is no limit to the number of bills you can pay. In fact, the more bills you pay, the more money you save on mailing costs.