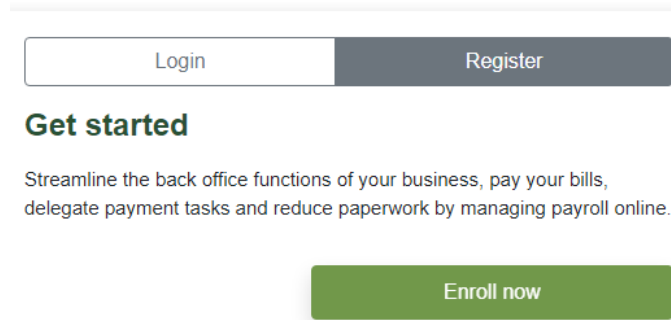
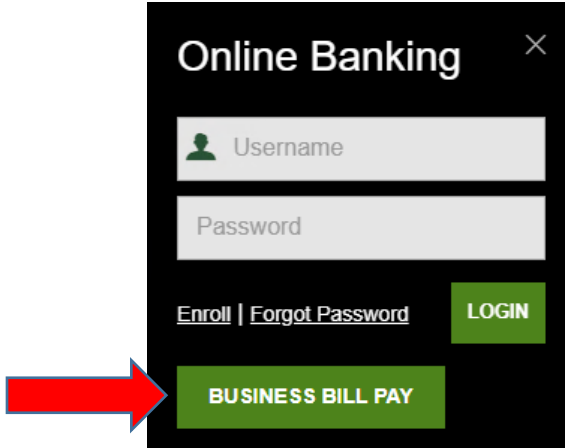


## ENROLL IN BUSINESS BILL PAY

### Login -

- Go to our home page at [www.Crossbridge.bank](http://www.Crossbridge.bank) and click on the **LOGIN** button to begin.
- Choose **BUSINESS BILL PAY** and proceed with **Login** if returning user or **Register** to enroll.



### Important information for Business Bill Pay users

- Cut off times are different for payroll and standard payments
  - Payroll transactions must be completed by **1pm CST** two (2) business days prior to when payroll is received by employees.
  - Standard payments must be completed by **3pm CST** to be processed on that day. Payments made after 3pm will not be processed until the next business day.
  - All federal holidays are not considered business days.
- Adding a Payee:
  - Go to the **payee menu** and select "Payee"
  - Choose the type of payee (bill, person, charity...)
  - Add their information and click **Next**
  - Review for accuracy before hitting **Submit**
- Make a Payment:
  - Go to the **payment menu** and select the type of payment (single, recurring...)
  - Select your payee
  - Enter the payment amount and process date and click **Next**
  - Review for accuracy before hitting **Submit**
- Payments done before the cutoff time will be drawn from your account on the same day. **Like most payments just because the payment had been drawn from your account it may take up to 3 days for an ACH payment to reach a payor and up to 10 days for a check payment.**
- Do not make your Crossbridge Community Bank payments using Business Bill Pay, use eBanc instead. The transfer happens immediately and will not count as a Business Bill Pay transaction or add to your daily limits.



**Fees and Transaction information –**

- 10 free transactions a month and only \$0.45 for each additional
- \$10.00 monthly inactivity fee if no transactions are made that month based on your initial enrollment date.

**Payment Types –**

- Business Payments – Make payments to others either via check or ACH transfer (if accepted by vendor/merchant) to pay bills. The limit may be up to \$250,000.00 per transaction, while the maximum may be up to \$250,000.00 per day.
- Person-to-Person (P2P) – Send money to an individual (i.e. contractor, etc.) with a U.S. bank account. The limit may be up to \$1,300.00 per transfer, while the maximum may be up to \$2,600.00 per day.
- Account-to-Account (A2) and Email Payments – Make inter-bank transfers of funds to accounts owned by the same entity at other financial institutions. The limit may be up to \$2,500.00 per transfer, while the maximum may be up to \$5,000.00 per day.

**Payroll Information -**

- Each payroll period counts as one (1) transaction, if they are all paid in the same dated payroll process.
- Email notifications and reminders are available to help you remember when to complete payroll, that payroll has processed, etc.
- Employees can receive email notifications that they have been paid and how much.
- Payroll can be split deposited into 1 or 2 accounts per employee. The 2<sup>nd</sup> account is designated with a specific dollar amount only.

**Mobile Web & App Security –**

- 128-bit encryption masks your sensitive information
- Password, 15 characters or less, is required each time you log on
- Challenge question asked for each transaction requested

**Customer Support –**

- Chat online with a live customer service representative by calling **866-489-9670**.

**Where To Find Us:**

**Tomahawk Location**

15 E. Wisconsin Ave., P.O. Box 159  
Tomahawk, WI 54487  
Phone. 715.453.2144  
Toll Free 1.877.822.7552

**Merrill Location**

907 East Main Street  
Merrill, WI 54452  
Phone: 715.536.7133  
Toll Free 1.877.822.7552

**Lobby Hours**

Monday - Friday 8:30AM - 4:30PM Saturday By-Appointment-Only

**Drive-up Hours**

Monday - Friday 7:30AM - 5:30PM Saturday 7:30 AM - 12:00 PM

