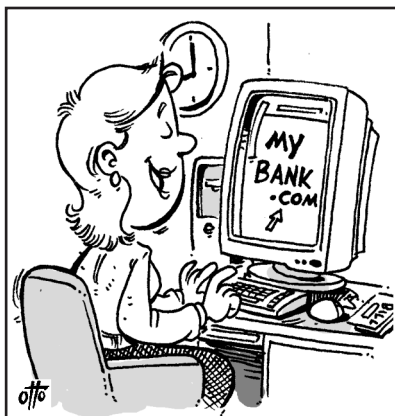


Bills, Bills, Bills...A Click Away From Paid



If you'd like to save a few hours each month, check into online bill payment.

(NAPSA)—For many people, bill paying involves a stack of bills, checkbook, roll of stamps and a couple of hours sitting at a table trying to figure it all out. If this is the year you resolve to get your finances in order, you may be pleasantly surprised at how easy it has become to organize your bill paying.

Many people are saving time and money and simplifying the process by paying their bills online. Every month, tens of millions of online bill payments are processed—and the number is growing. This year, consumers will pay 1.2 billion bills online—everything from cable TV to utilities, mortgages to credit cards, insurance to membership dues, and a whole lot more—up from 283 million in 1997.

Financial industry experts estimate that paying bills online can cut bill-paying time from an average of two hours a month down to just 15 minutes.

Paying your bills online can be done with a visit to a single Web site—typically run by your bank or credit union. The technology makes it simple to pay any bill to anyone from your personal computer. Just point and click, and your payment is ready to go. And with online bill payment getting faster, easier and more convenient every day, there's never been a better time to start.

In fact, recent research has found that 33 of the top 50 U.S. financial institutions offer online bill payment free of charge to customers. Some even throw in additional incentives, since customers who bank and pay bills online

usually remain loyal customers longer. Check with your bank to learn more about their online bill payment offerings.

The top five reasons motivating bill payers to make the switch online are:

1. Security and ease of online bill payment: With online bill payment at your bank's Web site, no one has access to your funds and information but you.

2. Time and cost savings resulting from not having to write checks, buy stamps or trek to the post office.

3. Greater control over managing your bill-paying: You decide who gets paid, when they get paid, and how much they get paid.

4. Online enrollment is quick, easy and convenient. Simply take your bill when you receive it in the mail and head to your bank's Web site. Enter the basic account information from your statement including biller name, address and your account number, input it once and you're ready to start paying your bills online.

5. Flexibility to make one payment or multiple payments, any time of the day or night.

By signing up for online bill payment and successfully organizing your finances, you may find that you have even more time to devote to keeping other resolutions—like spending more time with family and friends.

To find out more about online bill payment, visit your financial institution's Web site. For a free informational pamphlet about online bill payment, call 1-800-256-0856 or send an e-mail to billsonline@mastercard.com.