

MANAGING YOUR MONEY

Top 15 Reasons To Pay Online Really Add Up

(NAPSA)—You may profit from learning more about the most efficient way to pay bills.

Here are some reasons that financial experts recommend online bill paying:

1. Control your cash. You say exactly when the money is removed from your account and how much.

2. Pay anyone in the U.S. You can pay anyone you used to write a check to—from your phone company to your babysitter.

3. Transfer funds. You can transfer money online between any of your checking, savings, or brokerage accounts.

4. Privacy. With a reputable service, your privacy is protected. When you use a service such as MSN Bill Pay, no one can access your personal data. MSN does not sell, rent or lease its customer lists.

5. Security. Industry-standard technologies and systems help prevent unauthorized access to your personal information.

6. Recurring automatic payments. Schedule bills that are always the same amount to be paid automatically each month (such as your mortgage or car payment) and then forget about them.

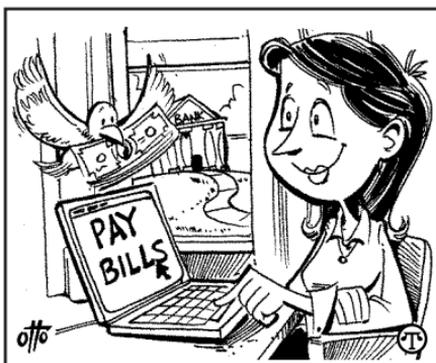
7. Receive bills electronically. Reduce the amount of mail in your postal mailbox.

8. Improve record-keeping. View all your bills in one place and keep an electronic history.

9. Pay your bills even when you're away from home. If you're on vacation, a business trip or out of the country, your bills are just a click away.

10. Get adjusted real-time balances. That way you can see how much money you really have as you pay each bill.

11. Payments are guaranteed. CheckFree Corporation, the bill pay provider for MSN Bill Pay, will bear the responsibility for any late-payment-related charges (up to \$50) should a payment arrive



With online bill paying, you can schedule payments to be made when you know you'll have money in your account.

after its due date.

12. Flexible plans. You can pick a plan that's right for you. MSN Bill Pay, for example, has three plans to choose from.

13. Send e-mail online? Receive and pay bills online too. Save time by paying your bills while you're sending your e-mail.

14. See your bill pay transactions in Microsoft Money. With Money 2003, you can use MSN Bill Pay to pay your bills through Money or on the Web site. And all your bill pay transactions will synchronize with your file.

15. Pay all your bills in one place. Do you write checks for some bills, have automatic debits for other bills, and pay still other bills on biller Web sites? Consolidate your bill payment into just one place.

- With the purchase of Microsoft Money Deluxe 2003 personal finance software, consumers get one year of free bill pay through MSN.

- Subscribers to the MSN 8 Internet Access service can use the MSN Money Plus personal finance service to pay bills with 950 merchants online for no additional cost.

- MSN Money (money.msn.com) offers consumers three months of free bill pay.

For more information, visit <http://money.msn.com>.