

# **EFCU Online Bill Pay**

Escondido Federal Credit Union's Bill Pay service is simple, convenient, and FREE! To ensure your experience using Bill Pay is always beneficial EFCU recommends the following payment lead-times for your payments to arrive on time and to avoid any possible late fees assessed by the payee. Payments may initiate and arrive sooner than the lead-times listed below and vary from company to company. EFCU is not responsible for the method by which a payment is transmitted as well as Payee information entered. Please verify the Payment Amount, Payee Account Numbers, Payee Name, and Payee Billing Address is correct before initiating a payment. If you are unsure of the proper account number and/or address information to enter, please contact the payee before initiating a payment.

## **Electronic Payments**

Electronic payments need a total lead-time of five (5) business days to ensure arrival by the due date. This allows two (2) banking business days to initiate a payment to a payee that accepts electronic payments and three (3) banking business days for it to arrive to the payee. Payments may initiate and arrive sooner than the lead-times listed and vary from company to company.

## **Check Payments**

Check payments need a total of seven (7) business days to ensure arrival by the due date. This allows two (2) banking business days to initiate a payment to a payee that accepts check payments and five (5) banking business days for it to arrive to the payee via U.S. Postal Service First Class Mail. Payments may initiate and arrive sooner than the lead-times listed and vary from company to company.

## **New Bill Pay Users**

New to Bill Pay and not sure if your payment(s) will go electronically or by check? EFCU recommends setting up your first payment(s) with a lead-time of seven (7) business days. Once it is known if the payment will go electronic or by check, adjust the following month's payment lead-time accordingly.

## **Holiday Schedule**

Payments scheduled on the following holidays observed by the Federal Reserve Board will NOT be processed until the next business day.

New Year's Day  
Martin Luther King, Jr. Day  
President's Day  
Memorial Day  
Independence Day  
Labor Day  
Thanksgiving Day  
Christmas Day

Please contact a Member Service Representative with any questions! 760.839.6225

