BANK ANYTIME, ANYWHERE. Virtually most of your banking needs can be met from the comfort of home through online, mobile or phone banking or by calling our Member Service Centre. If you haven't yet tried any of these options, we can help you get started.

Here are the ways you can pay bills from home.

PAY BILLS WITH ONLINE BANKING

Paying bills with online banking is easy, safe and secure. Before you get started, you'll need a Personal Access Code. If you don't have one, call us at 1.800.665.5728.

1. Go to Kootenay Savings website. On an internet browser type in www.kscu.com.
2. Log into your account using your branch, account number and personal access code.
3. From the left-hand toolbar click on **Payments.**
4. Select the account you would like to make the payment from.
5. Select the bill you would like to pay.
6. Fill in the date you want the bill to be paid (automatically defaults to today's date).
7. Fill in the amount you would like to pay.
8. Click "Pay Bills".
9. Click "Confirm".

HELFPUL TIP: **Payments can take up to 3 days to fully process. To avoid late charges, complete your bill payments at least three days before the due date.**

Here's how to add a new Bill Payee:

1. Go to Kootenay Savings website. On an internet browser type in www.kscu.com.
2. Log in to your account using your branch, account number and personal access code.
3. From the left-hand toolbar click on **Payments.**
4. Click on "Add/Delete Payee".
5. Click on "Add Payee".
6. Search for the bill you would like to pay.
7. Click on the payee you want to add.
8. Fill in your payee account number.
9. Click "Confirm".
10. You are now ready to make a payment to this payee.

HELPFUL TIP: **To protect you against fraud, there is a 48-hour hold on all newly added credit cards which will prevent you from making a payment. To make your payment sooner, call 1.800.665.5728 and one of our advisors can remove the hold.**

We can help get you started.

1.800.665.5728

kscu.com **K$ Kootenay Savings**

PAY BILLS WITH OUR MOBILE APP

1. Open the app.
2. Login using your branch, account number and personal access code.
3. Click on the "Pay Bills" icon.
4. Select the account to make the payment from.
5. Select the bill you want to pay.
6. Fill in the amount.
7. Confirm.
8. Payments can take up to 3 days to fully process. To avoid late charges, make your bill payments at least three days before the due date.

PAY BILLS VIA OUR MEMBER SERVICE CENTER

1. Call 1.800.665.5728 and press 4 to speak with an advisor.
2. Answer the advisor's verification questions.
3. Tell them that you would like to make a bill payment.
4. Verify the bill you would like to pay and the amount.
5. The advisor will process the payment and provide a confirmation number.
6. Payments can take up to 3 days to fully process. To avoid late charges, make your bill payments at least three days before the due date.

PAY BILLS USING PHONE BANKING

BRANCH	NUMBER
Trail	11
Fruitvale	12
Castlegar	13
Salmo	14
South Slocan	15
Nakusp	16
New Denver	17
Kaslo	19
Kimberley	21
Invermere	22
Radium	23

1. Call 1.800.665.5728.
2. Listen to the greeting or press 1 to be connected to Phone Banking.
3. Select 1 for Phone Banking.
4. Select 1 for Account Information & to Pay Bills.
5. Next you will be asked to enter the following information:
   - Your branch number
   - Your account number – followed by #
   - Your identification code- followed by #
6. Then Press #2 for "Pay a Bill".
7. Follow the prompts to complete the bill payment.
8. Payments can take up to 3 days to fully process. To avoid late charges, make your bill payments at least three days before the due date.

If you have questions or need assistance please call our Member Service Centre at 1.800.665.5728, and one of our advisors would be happy to assist you.