



June 10, 2009

Re: CheckFree Web Bill Pay Conversion

Dear Customer:

National Bank and Trust (NB&T) partners with CheckFree Corporation to offer our customers Web Bill Pay services. As part of our efforts to continually improve our products and services, we will be streamlining the login process for Web Bill Pay by moving it from a dual sign-on environment to a single sign-on environment.

Currently, customers login to NB&T's Internet Banking system, follow the links to the CheckFree Web Bill Pay (WBP) website, and login again using their CheckFree WBP login information. Since getting to the CheckFree WBP site requires customers to login twice (once in Internet Banking & once in CheckFree WBP), it is considered a dual sign-on environment.

On June 16, 2009, NB&T will simplify this process by moving the CheckFree WBP to a single sign-on environment. This means that going forward you will only need to login to Internet Banking, click on your checking account number, and on the sub-menu click on the 'Bill Pay' button. This will take you directly to your CheckFree WBP Payment Center where you can pay your bills as normal. Please note that the first time you go to the WBP after the conversion you may be prompted to verify your e-mail address and phone number, and review and accept the WBP Terms and Conditions.

This move to a single sign-on environment will not affect the look, feel and functionality of the WBP, it will simply streamline the login process, allowing a more seamless user experience and eliminating the need to remember and use a separate login for WBP.

Please see the 2<sup>nd</sup> page of this correspondence for additional important information concerning the CheckFree WBP single sign-on conversion. If you have any questions, please contact the Electronic Banking Department at 1-800-837-3011 or (937) 382-1441. Thank you for allowing National Bank and Trust to meet all your financial needs.

Sincerely,

A handwritten signature in black ink that reads "Todd A. Lane".

Todd A. Lane  
Vice President  
Electronic Banking Manager

## **CheckFree Web Bill Pay Single Sign-On Conversion Important Facts**

**1)** The CheckFree Web Bill Pay (WBP) will be integrated directly into the Internet Banking, so WBP customers must login to Internet Banking to get to WBP. They will not be able to go directly to the WBP site.

**2)** Because WBP customers must login to Internet Banking to get to WBP, the Name and Social Security Number (SSN) used for Internet Banking must match the Name and SSN used for WBP.

**Example 1:** John Doe uses Internet Banking and WBP. He originally signed up for both under his name and SSN. Once he logs into Internet Banking he will be able to go directly to WBP using the single sign-on.

**Example 2:** John Doe is signed up for both Internet Banking and WBP under his name and SSN and can access WBP using the single sign-on. John also handles the finances for his mother Jane Doe. At some point in the past John signed Jane Doe up for WBP (although not for Internet Banking) and he has 2 logins for WBP, his personal one, and one for Jane. In the new single sign-on environment Jane Doe will need to be signed up for Internet Banking under her name and SSN in order to access her WBP.

**3)** All current Payee/Biller information will be available in the new single sign-on format; there will be no need to re-enter the information. Also, all future dated payments and recurring payments will process as normal.

**4)** All WBP functionality will remain the same.

**5)** On 06/16/2009 WBP will be unavailable from 4:00 a.m. to 11:00 a.m. as part of the conversion to single sign-on.

**6)** Moving the WBP to a single sign-on environment will also allow NB&T to bring WBP capabilities to our Mobile Banking product later this year. Look for more information on this in the future.