

- First time users might need up to 10 days for account set up. During this time our service provider will verify information with the merchant and set up payment instructions (electronic vs. paper check payments).
- Payments with this service cannot be made to the IRS, state and local taxing authorities, government agencies or court ordered payments.
- Payments scheduled on weekends or holidays are processed the next business day.
- Payments scheduled prior to midnight are processed the next business day.
- Members can use either their share draft or savings account with Bill Pay.
- We cannot accept stop payment requests on electronic payments after they have been processed.
- Payments for merchants who accept payments electronically will be debited 2 business days prior to the due date.
- Payments for merchants who only accept paper check payments will be debited 5 days prior to the due date.
- If your creditor claims they have not received a payment that was sent, [contact us here](#).
- Occasionally our service provider will change an address that you have provided, this is only done if the merchant notifies us that they received bill pay payments at a different address.
- Payments with fixed amounts can be automatically scheduled to occur on a regular basis-weekly, bi-weekly, monthly, quarterly or annually.
- If funds are not available the day payments are processed, PARDA will make one more attempt the next business day. If payment was still unsuccessful, PARDA will notify you by mail.
- Late fees will be the responsibility of our service provider, if payments were scheduled correctly. For example, if the screen indicates the payee takes electronic payments, (2 day delivery), then the payment must be scheduled 3 business days prior to the due date.
- Please be aware some mortgage companies are unable to efficiently process payments without coupons they have provided to you. In these cases you may want to continue with conventional methods of payment delivery.
- Please note: Inactive Bill Pay accounts with no activity in the past 90 days or scheduled future payments will be deleted.