

Pay Your Bill Online! Here's How:

It's easy to set-up your account! All you need is a copy of your most recent invoice.

STEP 1 Home Page

Go to:
www.farmersofsalem.com

Click on the "Pay Bill" icon in the top Menu Bar.

Select "Account Set-up" under the section "New to MyOnlineBill".



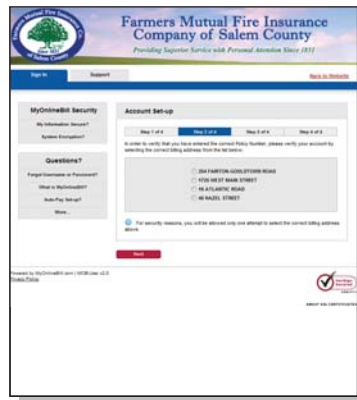
STEP 2 Account Set-up

Enter your policy number exactly as it appears on your invoice (without the prefixes).



STEP 3 Verification

For security reasons, you will be asked to verify your correct billing address. NOTE: You will only be allowed one (1) attempt to select your correct address, so choose carefully.



STEP 4 Create Username and Password

Choose a username and a password. You may want to write it down for the next time you log in.



STEP 5 Email Address

Enter your name and email address of where you want your invoice reminder to be sent.



STEP 6 Confirm your Email Address

A confirmation link will be sent to the address you provide in the previous screen. Check your email and look for our message with your confirmation link.



STEP 7 View/Pay Bill

Once you have completed the registration process, you can begin paying your bill online. Don't forget to set up Auto-Pay!



STEP 8 Explore your Options

Now that you've set-up your account, use the tabs at the top of the web page to manage your account. Choose the **View/Pay Bill** tab to make a one-time payment or set-up Auto-Pay to have your payment deducted from your checking account, or by credit or debit card. Use the **Manage Account** tab to change your contact and login information.



FAQs

What is Auto-Pay?

It is a FREE Online Service that allows you to:

- ▶ View your Invoices Online with Notification via your e-mail
- ▶ Sign up for Auto-Pay, a Recurring Payment option to have your bill paid automatically
- ▶ Make One-Time Payments on your account with your Checking or Savings Account or your Visa / MasterCard Credit or Debit Card
- ▶ Change your Invoice Delivery to Go Paperless

Auto-Pay Activation?

How long will it take after I have enrolled in the Auto-Pay program to begin paying my bill through automatic deduction? The enrollment process takes one billing cycle. Before you enroll in the program, take a moment to pay your current bill with a one-time online payment and immediately following you can enroll in our Auto-Pay program for future invoices.

My Information Secure?

Information you enter on this page is transmitted over secure servers and Secure Socket Layer (SSL) connections. We also protect you in the following ways:

- Your correct username and password are required to access your account and payment information.
- Passwords and payment information are encrypted during transmission over the Internet and you are logged out of a secure page after a period of inactivity.
- We recommend that you close your browser window after you have logged out if you work on a public computer that is shared with other people.
- For more information about how we use information we collect online, read our Privacy Policy.

System Encryption?

All transactions are encrypted with the latest software and we utilize industry-leader Verisign to ensure the maximum security and privacy.

What is Go Paperless?

In our continuing effort to maintain low rates, reduce paper usage, and to be responsive to customer input, we have implemented Go Paperless. After signing up for Go Paperless, you will begin receiving paperless invoices through our new Online Bill Presentment and E-Mail Notification system. At the time of each billing, an e-mail will be sent to your e-mail address notifying you of the availability of your invoice and other

important notifications on our website.

Important Documents?

Will I be able to view the important documents usually included with my statement if I Go Paperless? Yes. Links to all regular notifications, notices about changes in service, and other program announcements and enhancements will be available on the Pay Online home page.

Email Notifications?

To receive email Invoice Notification or to View my Invoice, do I have to participate in the Auto-Pay Recurring Payment Program? No. You may sign up for e-mail invoice notification or you can view your invoice at any time. You are not required to enroll in the Auto-Pay Recurring Payment Program or to make a one-time payment. Having this information online provides our customers with easier access to their accounts, historical invoices and other important information and helps reduce paper usage.

Username and Password?

Your username and password are unique identifiers that only you know. Once you register, only you can access your account information unless you personally share your information. If at any time you feel that your user name and password are no longer secure, you can change either one or both while viewing your account.

Email Address Confirmation?

Why do I need to confirm my email address when I am registering? Confirming your email address during the registration process assures that email notifications will be sent to the email address that you choose.

Bill and Payment History?

Will I have a history of past invoices when I am viewing my current invoice? Yes. Once you have registered and access your account information, your online history will be available for 2 years. We also offer a printable version of each invoice for your convenience.

Adjust Payment Amount?

Can I adjust the amount of my payment? Yes. When you are making a one-time payment you may change it to any amount you wish to pay. If you participate in the Auto-Pay program for recurring payments, the full amount due will be deducted. NOTE: Any payments made during the billing cycle will not be reflected online until the next billing cycle.

Payment Been Made?

How will I know my payment has been made? After you have submitted the information needed, a confirmation will be sent to you by e-mail. We recommend you keep a copy of this for your records. You will see the payment reflected on your account when you get the next online billing notification. Your payment amount will also appear on your bank account or credit card statement.

Multiple Accounts?

If I have multiple accounts, do I set up a separate registration for each one? We have made it easy for you! You can add multiple accounts to one registration. All you need is the invoice for the account you wish to add and select Add/Remove Account.

Get Help/Support?

If I should have a question about my invoice, whom should I contact? If you wish to speak to someone in person, click on the Support tab and view our Support telephone directory.

Manage Online Account?

How can I change my e-mail address, user name, or password? Click on My Account and then click on Update Information at any time to change your e-mail address, your user name or your password.

Weekend or Holiday Payment?

What happens if I make my payment on a weekend or holiday? Your payment will be processed and posted on the next banking business day.

Problem with Bank Account?

What if there is a problem with my bank account? If your automatic recurring payment is refused by your bank for any reason, including insufficient funds, closed accounts, or unauthorized accounts, the bank charge (usually \$5.00) may be assessed and your participation in the Auto-Pay program may be suspended. If you have any questions or problems, please contact customer service/Support.

Problem with Credit Card?

What if there is a problem with my credit card? If your automatic recurring payment is refused by your credit card company, please make sure the credit card information you have entered is correct and up to date. If you have any questions or problems, please contact customer service/Support.

Sign up now for AUTO-PAY and start receiving your bill online!