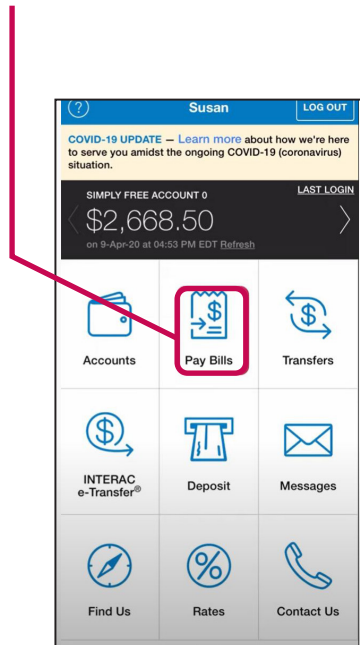
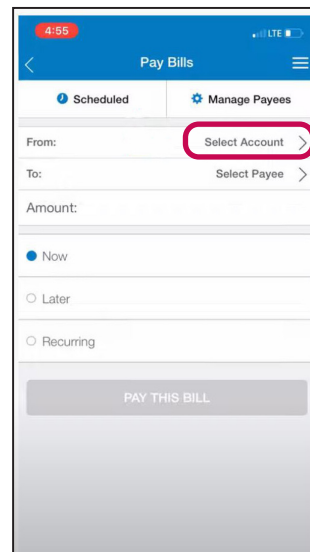


# MOBILE BANKING: PAY A BILL STEP-BY-STEP-GUIDE

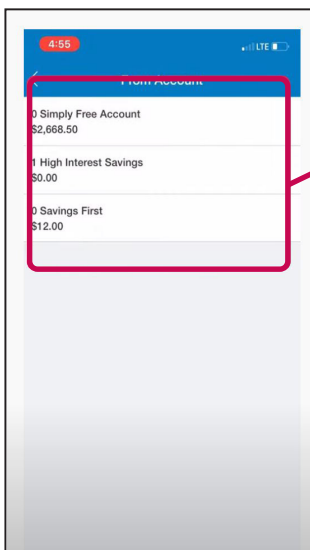
1. Tap Pay Bills.



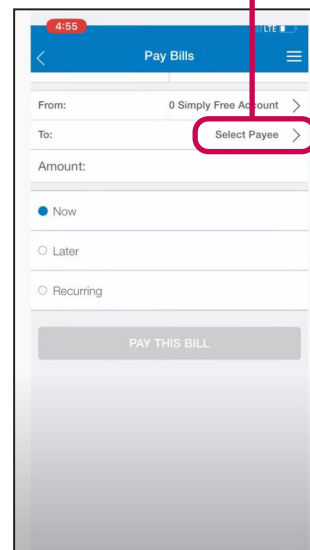
2. If the organization you are trying to pay is already on your payee list tap **Select Account**.



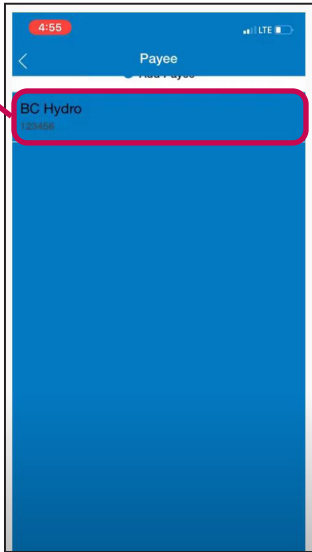
3. Choose the account from which you'd like to pay your bill. Remember that any bills paid from your Simply Free Account® are always free of charge.



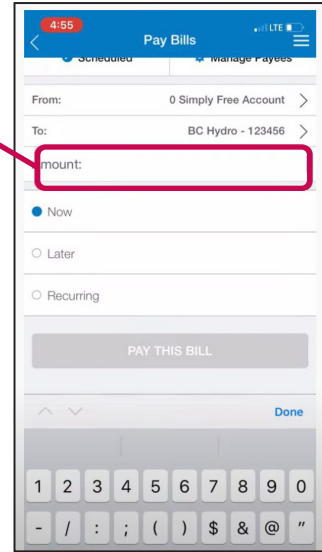
4. Tap **Select Payee** to choose the appropriate payee.



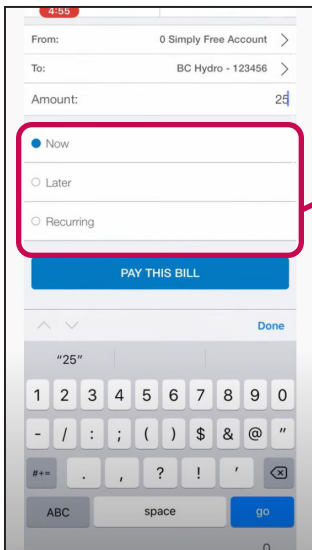
5. Select the **Payee**.



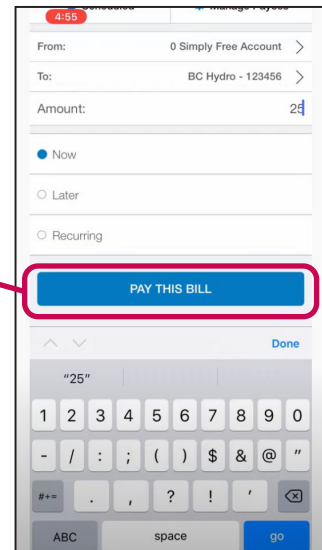
6. Enter the **Amount**.



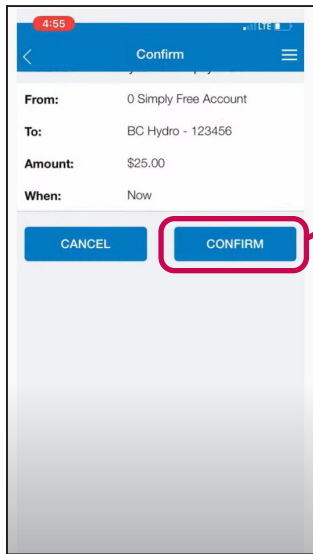
7. Indicate whether you'd like this bill to be paid now, at a later date, or be set up as a recurring bill.



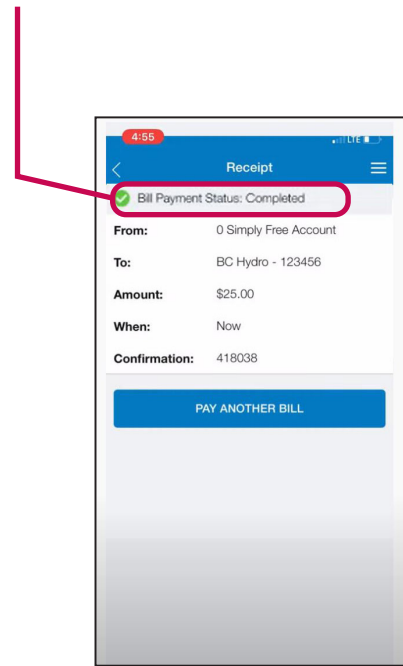
8. Select **PAY THIS BILL**.



9. Review the details and select **CONFIRM** to finalize.



10. You'll then see: **Bill Payment Status: Completed**. Keep in mind that it can take up to 3 business days to process a bill payment, so make sure you allow enough time to avoid late payment penalties.



More step-by-step instructions and guides for ATM, online and mobile banking can be found at [valleyfirst.com/HowTo](http://valleyfirst.com/HowTo)

Your security is our priority. For details on what we are doing to keep you safe and steps you can take to protect yourself, visit [valleyfirst.com/security](http://valleyfirst.com/security)