

Smart Pay Biller Direct Recurring Payment Instructions

1. Go to www.cibmbank.com and click on the Personal Payments link near the top of the page.

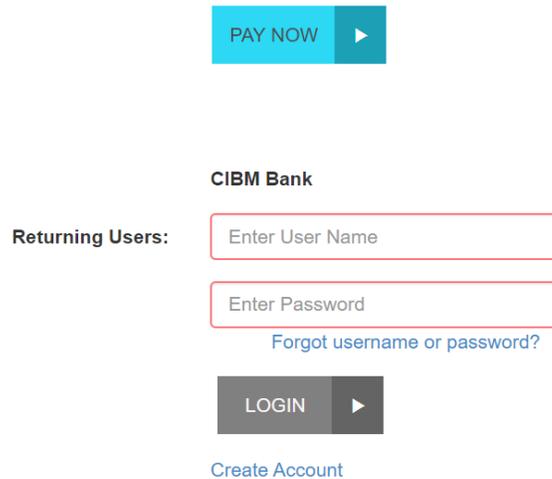


2. On the Online Payment Portal, you can choose to make a quick payment now or create an account to set up recurring payments.

CIBM Bank Online Payment Portal

Welcome to CIBM Bank's Online Payment Portal. Please sign in to make a payment, view payment history or manage payment accounts. To protect your account from unauthorized access, your session will be closed after a period of inactivity. If your session ends, log on again.

For customer service, please contact our toll free number (866) 416-7441.



The screenshot shows the login interface of the CIBM Bank Online Payment Portal. At the top right is a blue button labeled 'PAY NOW' with a right-pointing arrow. Below this is the heading 'CIBM Bank'. Underneath, the text 'Returning Users:' is followed by two input fields: 'Enter User Name' and 'Enter Password'. Below the password field is a blue link that says 'Forgot username or password?'. At the bottom of the login section is a dark grey button labeled 'LOGIN' with a right-pointing arrow. Below the login button is a blue link that says 'Create Account'.

3. Once logged in you can click the Make a Payment tab and choose what loan to pay and click the Blue Pay tab.

	Action
	<input type="button" value="Pay"/>
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- You can choose to pay what is due, the total balance or choose an OTHER amount and click continue.
- Make a recurring payment by clicking recurring and choosing your payment schedule

Make Payment

Requested Payment Amount:

To Account: Loc - AdapMyData

Pay From Account:

Payment is For:

Tran Field 2:

Tran Field 3:

Occurrence: One-Time **Recurring**

Schedule

Include a Single Payment Now: For \$15.00

Frequency:

Payment Day:

Of Payments:

Recurring Amount

Fixed Amount For \$15.00

Variable Amount

Total Amount Due

Minimum Amount Due

Maximum Amount:

- Enter a Maximum Amount value. This value is the maximum amount you are willing to pay for this recurring payment. Choose the ? tool tip to review the information about the Maximum Amount field.

7. On the next page you will get a confirmation and agreement.

Confirmation

To process the recurring payment, verify all information is correct, click on agree and continue.

Variable Recurring Payment Amounts: The variable amount billed to you may differ from one billing cycle to the next for a variety of reasons (e.g., rate changes, HELOC line draws, escrow adjustments, etc.). If scheduling a recurring payment that varies in the \$20-\$30 range, you may want to consider setting a \$50-\$100 maximum amount to allow for such fluctuations. If the bill amount owed is higher than your set Maximum Amount, the bill will be paid at the Maximum Amount with the remainder left owed, which could result with your monthly payment not being satisfied and past due.

8. Choose agree and submit.