

MANAGING YOUR MONEY



Bill Paying Tip For The Household CFO

(NAPSA)—Whether they're corporate executives or soccer moms — or both—many women have one title in common: Chief Financial Officer (CFO) of their households.

In a recent Harris Interactive survey sponsored by MasterCard RPPS, 75 percent of women said they are responsible for managing their household's financial activities and that includes paying bills.

While creating a household budget, balancing a checkbook and paying bills can be time consuming, many household CFO tasks can be made easier with online bill payment.

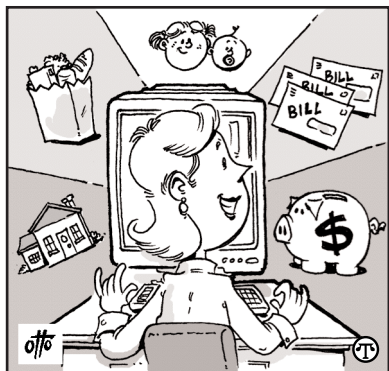
According to the survey, 40 percent of women already pay bills online. Not paying bills online can mean you're spending more time than you need to on managing your family's finances.

Here's what you should know:

- **Security.** Financial institutions employ electronic safeguards to protect the privacy and confidentiality of your information, and most post their security policies on their online bill-payment sites.

- **Limited liability.** Many financial institutions cover 100 percent of any losses incurred if your account is accessed fraudulently. You may want to ask your bank about its liability policy.

- **Time savings.** Financial experts estimate that online bill payment at your bank's Web site can cut the time spent on monthly



Online bill payment can help handle the complexity of the household financial situation.

bill paying from two hours to just 15 minutes.

- **Greater control.** You decide who gets paid, when and how much.

- **Ease.** You can make one payment or several at once, any time of day or night, even after the kids have gone to bed or before you head to work in the morning.

- **Quick, convenient enrollment.** Simply go to your bank's Web site with your paper bill in-hand. Enter the basic account information, including biller name and address and your account number, one time, and you're ready to start paying your bills online.

It's that easy for any household CFO to make online bill payment the central organizing mechanism of her personal financial management style. To find out more, visit your financial institution's Web site.

For a free pamphlet about online bill payment, call 1-800-256-0856 or e-mail: billsonline@mastercard.com.