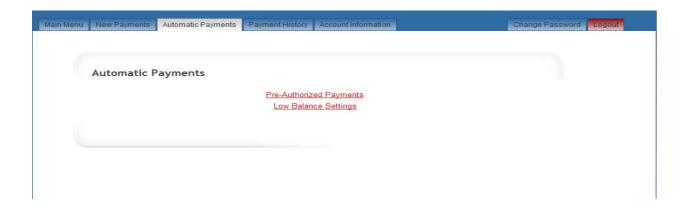
Setting up Automatic and Reoccurring Payments in eFunds

There are multiple ways to manage your efunds account to insure you have funds available for your child's meals.

- 1) Email reminder when your account is low
- 2) Automatic replenishment when balance is low.
- 3) Managed payments base on user preference (Pre-Authorized Payments)

Once you setup an efunds account, login and click on the tab labeled Automatic payments to begin.

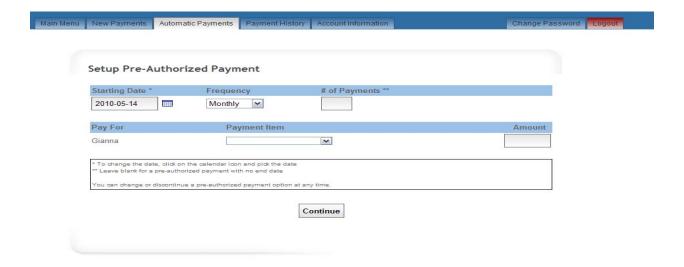


From here you have two options

Pre-Authorized Payments

Low Balance Settings

Click on Pre-Authorized Payments:



Pre-Authorized payments are a payment schedule for payments to automatically be withdrawn at a given frequency. For example you can have your child's account setup to deposit 30 dollars every month. The amount will then be withdrawn every month calculated from the start date specified.

**** WARNING****

If you setup pre-authorized payments and receive a communication that your child's balance is low and make a onetime payment either at the school or thru eFunds, your Pre-Authorized payment will still be debited from your bank account. You would need to turn off the function if you do not want the payment to occur again.

Low Balance Settings:



From this screen you can setup an email to warn when funds are at a minimum balance you specify. By default the low balance email is turned on and set to a default 5.00 when the eFunds account is created.

You can also set an amount to add to your account when the amount hits the minimum balance. For example, you can set a 5.00 minimum balance, place in 50.00 in amount to add, click the payment box and click on update. This would automatically debit your account or credit card 50.00 when your child's balance at the school site reaches 5.00.

You do not have to setup both areas if you do not wish to. You can only check the email button, however in so doing you would need to login to eFunds or send money to the school if account balance is low.