

YOUR MONEY

Helpful Hints From The Experts

The Check Is Not In The Mail Anymore

(NAPS)—Time is money. So, finding a way to save time paying your bills could be considered money in the bank, right?

The average person receives ten to 13 bills every month and the time it takes to pay these bills is a valuable commodity. A recent survey found that 51 percent of those who responded to the survey spent between 30 minutes and more than two hours paying bills every month.

Fortunately, there are alternatives. It is possible to have your monthly bills, such as cable, telephone, rent, insurance and health club membership, paid automatically with your Visa® credit or debit card. The advantage: one bill with your complete record of payment. Paying bills this way means there's less chance of forgetting and less chance of incurring late charges. There's also the added benefit of earning reward points if you have a co-branded card. Plus, bills are always paid on time, safely and securely, backed by Visa's Zero Liability consumer protection policies.

Automatic payment is quickly becoming the more popular, convenient way to pay as lives continue to grow more hectic and time becomes more valuable.

Here's how you can start an automatic bill payment plan:

- Identify the bills paid on a



Paying bills with a credit card helps reduce the chances of forgetting or paying late charges.

regular basis.

- Contact each company's customer service representative to see if they offer automatic bill payment.

- If not, make sure to express your interest in such a program and ask to be notified when they begin one; more and more programs are starting each day.

- If the company does offer an automatic billing program, request an automatic payment plan using Visa.

- Check your monthly statement after establishing the payment plan to make sure the automatic payment has begun and pay one consolidated bill instead of several.

- Spend more time doing the things you *want* to do, not the things you *have* to do.