ELECTRONIC PAYMENTS
(MYPOLICY PORTAL)

Table of Contents

Disclaimer & Samples

To ensure error-free processing of your online payment, please read the following carefully before entering your payment information.

> *WARNING: Do not use a Credit Card Balance Transfer Check to pay your premium online. Credit Card Balance Transfer Checks DO NOT provide accurate information and will not create an accurate check, resulting in a returned check and its associated charges as described below.*

Please make sure that all information entered into the online payment form is as it appears on the physical check or credit card. If any of the information is keyed incorrectly or digits are left out, the following will happen:

- The bank returns the payment to NCGM and charges NCGM a $30 return fee
- NCGM records the payment as a returned payment in our Billing system
- Our Billing System **applies a $30 returned check fee to the policy**
- The policy is put into Cancellation Pending (CP) status due to non-payment of premium **and a $10 late fee is applied to the policy**

To avoid these charges, please be sure your information is correct before submitting your online payment.

> *WARNING: Our financial institution vendor has imposed a 5-minute session timeout on the electronic payment portal. If your session is idle for 5 minutes, a session timeout message will display to alert you of an impending timeout. If you do not click 'Continue my session' in a timely manner, your session will be ended.*

Please see sample check and credit card images for information needed for the online payment form entry. For credit cards, details may be visible on the back of the card instead of the front as depicted.

Account Holder's Name   Account Holder's Address   Check Number

John Homeowner   9999
123 Abc Street   123-456
Anywhere, NC 00000
                                                                        _____ 20 ____

Pay to the
   order of _____ $ [   ]

_____ Dollars

Financial Institution
Anywhere, NC 00000

For _____ New App Homeowner, John _____   _____

⑈123456789⑈ ⑈09876543210987⑈• 9999

Routing Number   Account Number   Check Number   Payment on Behalf of Name

Personal Check Sample

Credit Card Number   Card Security Code (CVV)

Bank Name

1234 5678 9876 5432
1234
VALID THRU ▶ 12/99   MONTH/YEAR

CARDHOLDER

AUTHORIZED SIGNATURE

Not Valid Unless Signed

9010 123

Card Holder's Name   Expiration Date

Credit Card Sample

ACCESSING ELECTRONIC PAYMENTS

We offer ELECTRONIC PAYMENT methods as a convenience to the agents and policyholders of N.C. Grange Mutual (NCGM). We accept both Online Check and Credit Card payments via NCGM's insured portal, MyPolicy. If you have not yet registered for MyPolicy access, then you may enroll via NCGM's website.

A. To access Electronic Payments from NCGM's MyPolicy portal, follow the steps below:

NOTE

In order to submit Electronic Payments in this manner, you must have valid login credentials to access the MyPolicy Portal of NCGM's website.

1. Access NCGM's website by going to: http://www.ncgm.com.

2. Navigate to MyPolicy by clicking the **LOGIN** button towards the top right of the home page.

NCGM Website's Top Menu

3. Click the MyPolicy button to launch the Login screen.

MyPolicy Access
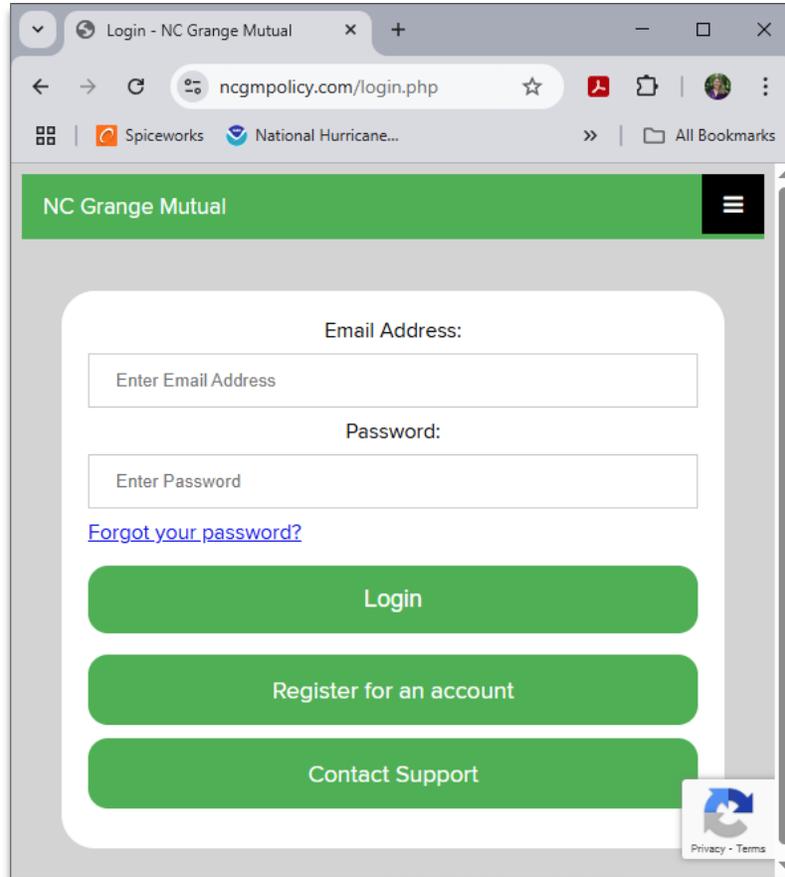
MyPolicy Login Screen

4. Enter your email address and password, then click Login. If you have entered your login information correctly, you should now be at the MyPolicy - Policy Overview screen.
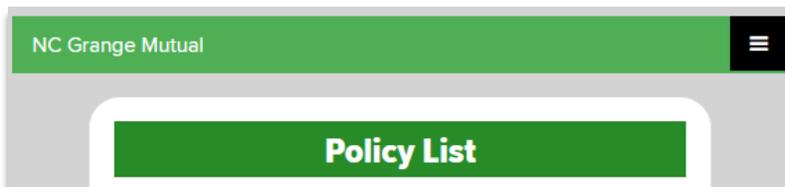
MyPolicy Menu (top of page)

MyPolicy Menu – Policy Overview (top of section)

5. Click the **MAKE A PAYMENT** link in the menu below the Policy Overview:
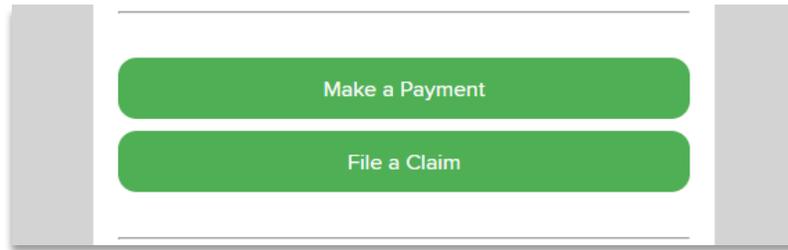
MyPolicy Menu – Make a Payment (middle of section)

NOTE

Clicking on the Make a Payment button will redirect you to our third-party vendor's Payment Portal allowing you to enroll in Online Bill Pay. Once enrolled, you can add payment methods, set-up auto pay, or sign-up for notifications, etc.

6. Proceed to the Enrolling in Online Bill Pay section of this user guide.

B. To access Electronic Payments from NCGM's main webpage, follow the steps below:

1. Access NCGM's website by going to: http://www.ncgm.com.

2. Navigate to the Billing Page by clicking the **BILLING** link in the top-right menu of the home page.
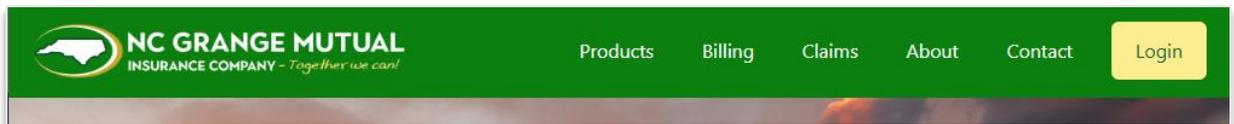
NCGM Website's Top Menu

3. The Billing Page contains information on a multitude of billing-related items.
   - Ways to Pay Your Bill
   - Make a Payment.
   - Enrolled Web User Guide.
   - NCGM's Privacy Policy
   - NCGM's Refund Policy
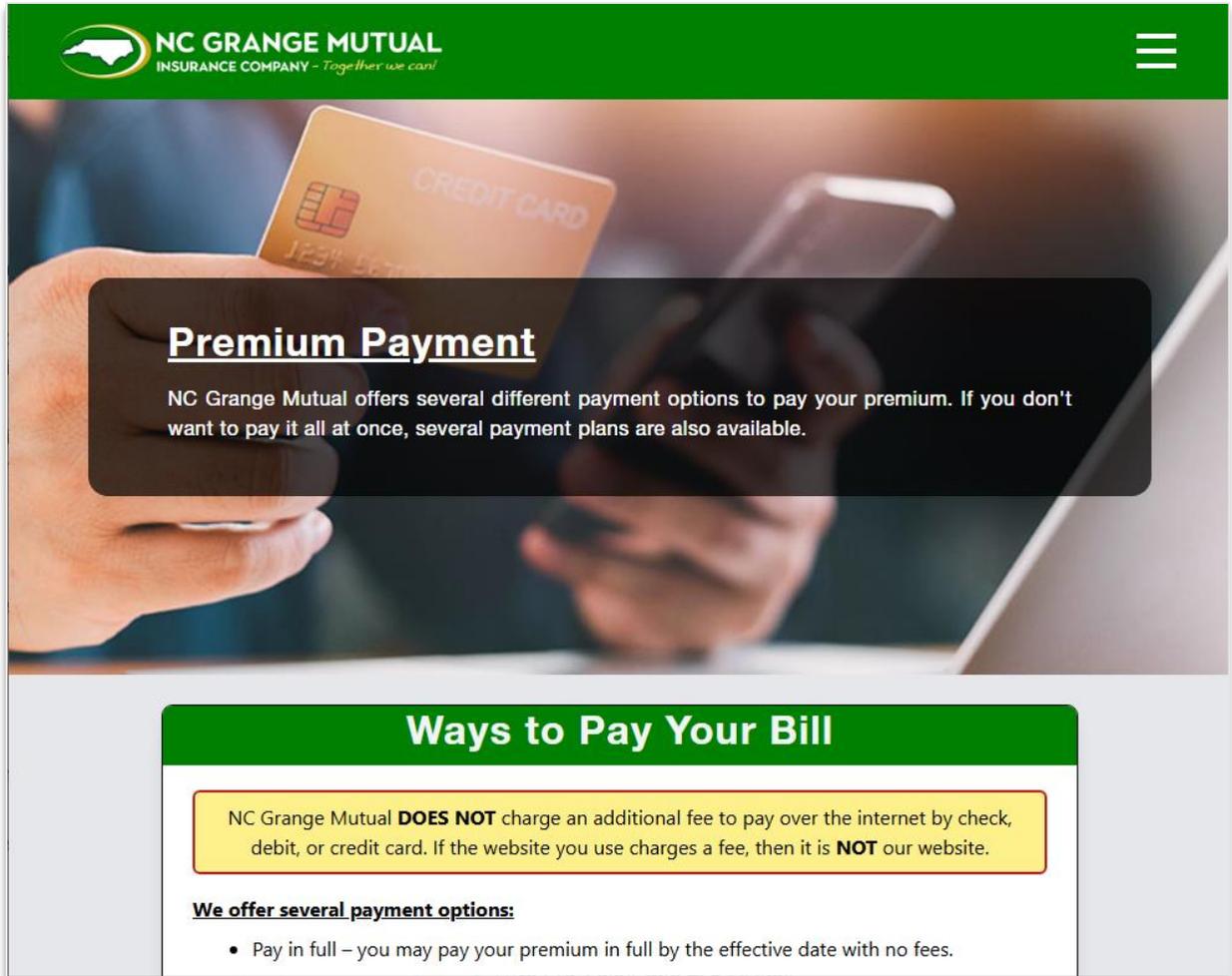
NCGM Billing Page – Top of Page

4. Click the **MAKE A PAYMENT** button toward the bottom of the page to access the Online Bill Pay web portal.
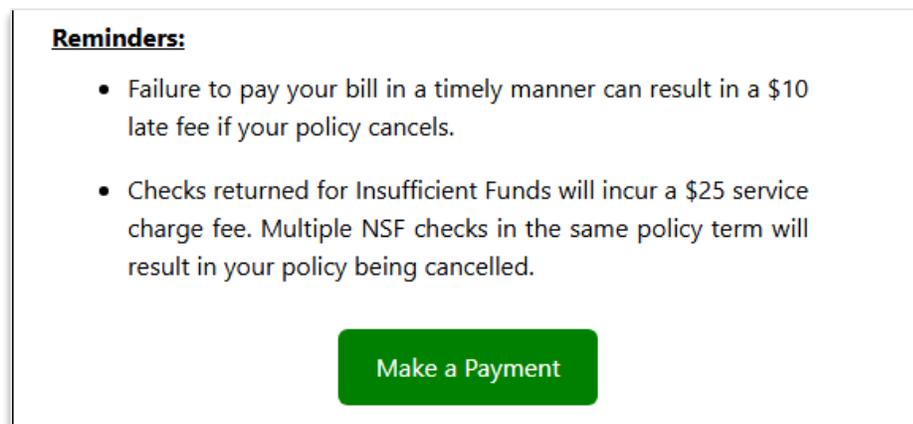
NCGM Billing Page – Make a Payment Button Location

5. Proceed to the Enrolling in Online Bill Pay section of this user guide.

ENROLLING IN ONLINE BILL PAY

Enrolling in Online Bill Pay will allow you to submit an electronic credit card or bank account payment to NCGM in order to satisfy your insurance policy premium. Please follow the steps below to complete the enrollment process for Online Bill Pay.

1. Click the **ENROLL NOW** button to start the enrollment process for Online Bill Pay.

Online Bill Pay Login & Enrollment Screen

New User Enrollment

2. Click the **CONTINUE** button on the Welcome screen.
3. The Welcome displays as shown below:

Online Bill Pay Enrollment – Welcome Screen

4. The Account Lookup form displays as shown below:

Online Bill Pay Enrollment – Account Lookup

Online Bill Pay Enrollment – Account Lookup – Policy Number Entry

5. In order to lookup your policy account, enter your Policy Number and Zip Code.

Account Lookup Entry Form

NOTE

If you have multiple policies, you will need to complete the enrollment process for each policy.

6. You must check the **I'M NOT A ROBOT** security checkbox before you can proceed through the enrollment process.

Online Bill Pay Enrollment – Account Lookup (complete)

7. Click the **CONTINUE** button to proceed with the Terms of Service Agreement.
8. The Terms of Service Agreement displays as a pop-up screen prompting you to accept NC Grange Mutual's Terms and Conditions *(as shown below)*. Please read NCGM's Terms and Conditions before continuing.

NCGM's Terms and Conditions (pop-up screen)

NCGM's Terms and Conditions (closeup of pop-up screen)

9. You must agree to NC Grange Mutual's Terms and Conditions by checking the **I AGREE TO THE NC GRANGE MUTUAL INSURANCE COMPANY'S TERMS AND CONDITIONS** checkbox before proceeding with the enrollment process.

NCGM's Terms and Conditions (complete)

10. Click the **CONTINUE** button to proceed to Account Setup.

11. The Account Setup form displays as shown below:

Account Setup Entry Form

12. Complete the Access Details section of the Account Setup entry form:
    a. Enter a Login ID. Login ID selection criteria will appear to guide you.
    b. Enter a Password. Password selection criteria will appear to guide you.
    c. Re-enter your password in the Confirm Password field.

Account Setup – Access Details

Access Details – Login ID Creation Guidelines

Access Details – Password Creation Guidelines

13. Select your preferred Payment Method in the Payment Setup section of the Account Setup entry form. A pop-up entry screen will display based on the selected payment method.
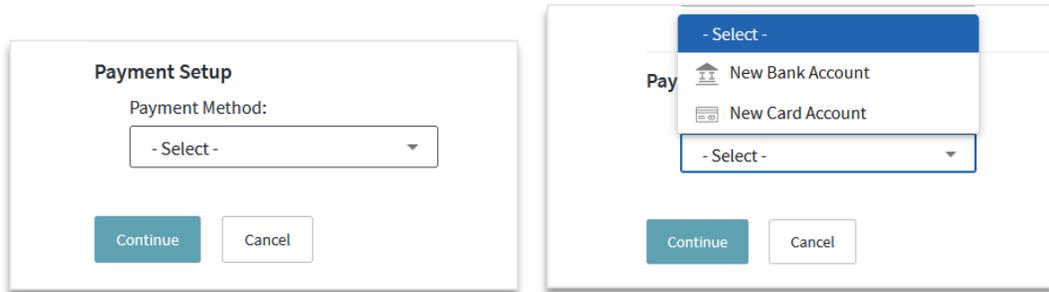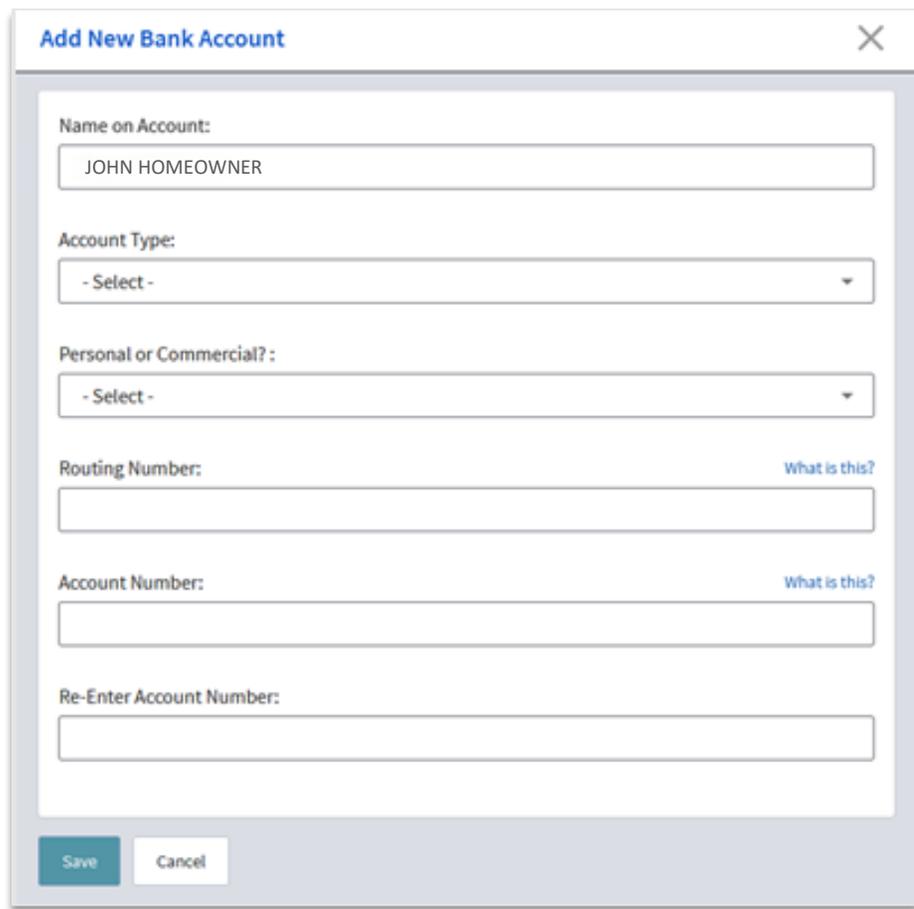

Account Setup – Payment Setup

NOTE

Please see sample check and credit card images for information needed for the payment method form entry in the DISCLAIMER & SAMPLES section of this manual.

- New Bank Account
    1. Name on Account pre-fills from Account Lookup name information.

New Bank Account Entry Form

2. Select Account Type.

Account Type Selection

3. Select whether the previously selected account is a Personal or Commercial account.

Add New Bank Account   ✕

Name on Account:

> JOHN HOMEOWNER

Account Type:

> Checking   ▼

Personal or Commercial? :

> - Select -   ▼

> - Select -
> Personal Account
> Commercial Account

Account Number: What is this?

> [   ]

Re-Enter Account Number:

> [   ]

Save   Cancel

Personal or Commercial Account Selection

4. Enter the Routing Number.
5. Enter the Account Number *(masks after entry)*.

6. Re-enter the Account Number *(masks after entry)*.

Add New Bank Account ✕

Name on Account:

JOHN HOMEOWNER

Account Type:

Checking ▾

Personal or Commercial? :

Personal Account ▾

Routing Number: What is this?

053100300

Account Number: What is this?
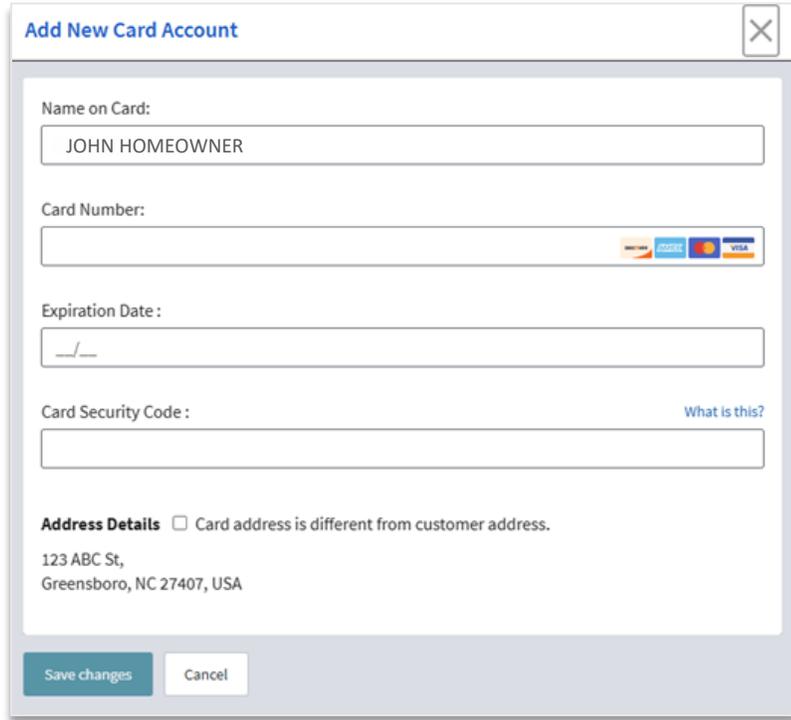
●●●●●●●●●●

Re-Enter Account Number:

●●●●●●●●●●

Save   Cancel

New Bank Account Entry (complete)

7. Click the SAVE button.

- New Card Account
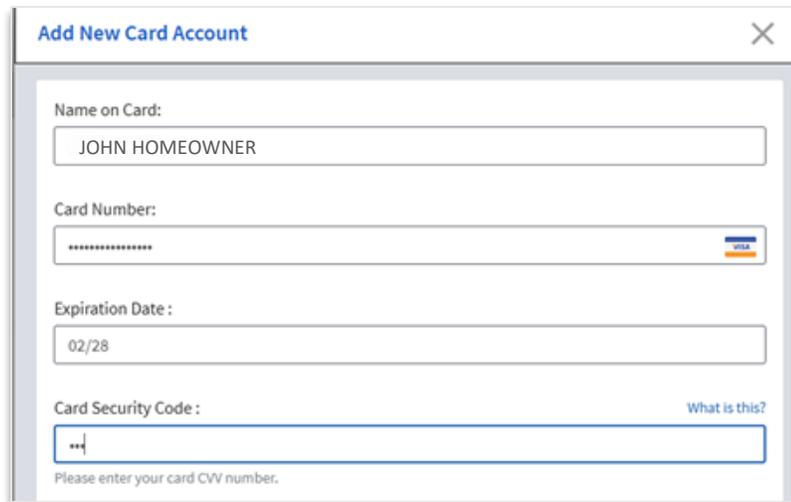   1. Name on Account pre-fills from Account Lookup name information.

New Card Account Entry

    2. Enter Credit Card or Debit Card Number *(masks after entry)*.
    3. Enter Expiration Date.
    4. Enter Card Security Code *(masks after entry).*

New Card Account Entry (completed card details)

5. Confirm address. The address pre-fills from the Account Lookup information.

New Card Account Entry (different address)

NOTE

If the address on file for the credit/debit card differs from the online bill pay account address, please check the 'Card address is different from customer address' checkbox, and complete the card address form.

6. Click the **SAVE CHANGES** button.

14. Click the **CONTINUE** but to proceed to the Review.

Account Setup Entry (complete)

15. The Review page displays as shown below:

Review

16. Click the Continue button to complete Online Bill Pay Enrollment.
17. The Account Summary page displays as shown below:

Account Summary

NOTE

Congratulations! You've completed enrollment in Online Bill Pay.

SETTING UP AUTOPAY

Any policyholder that is enrolled in Online Bill Pay can set their account up for automatic payment, referred to as AutoPay. This section will guide you through setting up AutoPay for your policy's Online Bill Pay account.

1. If you haven't already logged into your Online Bill Pay account, do so now:
    a. Enter your Login ID.
    b. Enter your Password.
    c. Check the **I'M NOT A ROBOT** security checkbox.
    d. Click the **LOGIN** button.

Online Bill Pay Login Screen

2. Once logged in, you will see your Account Summary page. This serves as the user dashboard, allowing you to perform several actions including setting up AutoPay.

Account Summary

3. Click the **SET UP AUTOPAY PAYMENTS** button.

Account Summary – Set Up Autopay

4. The Set Up AutoPay pop-up screen displays.

Set Up AutoPay

5. Select your Payment Method.

NOTE

You will be able to choose from a previously entered payment method or you may add a new payment method. If you choose to add a new payment method, please refer to the instructions for New Bank Account or New Card Account in the Enrolling in Online Bill Pay section of this user guide.

Set Up AutoPay – Payment Method Selection

6. Supply any additional required information. Existing Card accounts requires the Card Security Code *(masks after entry).*

Set Up AutoPay – Existing Payment Method

7. Click the **CONTINUE** button to continue to the Review page AutoPay Setup Details screen.
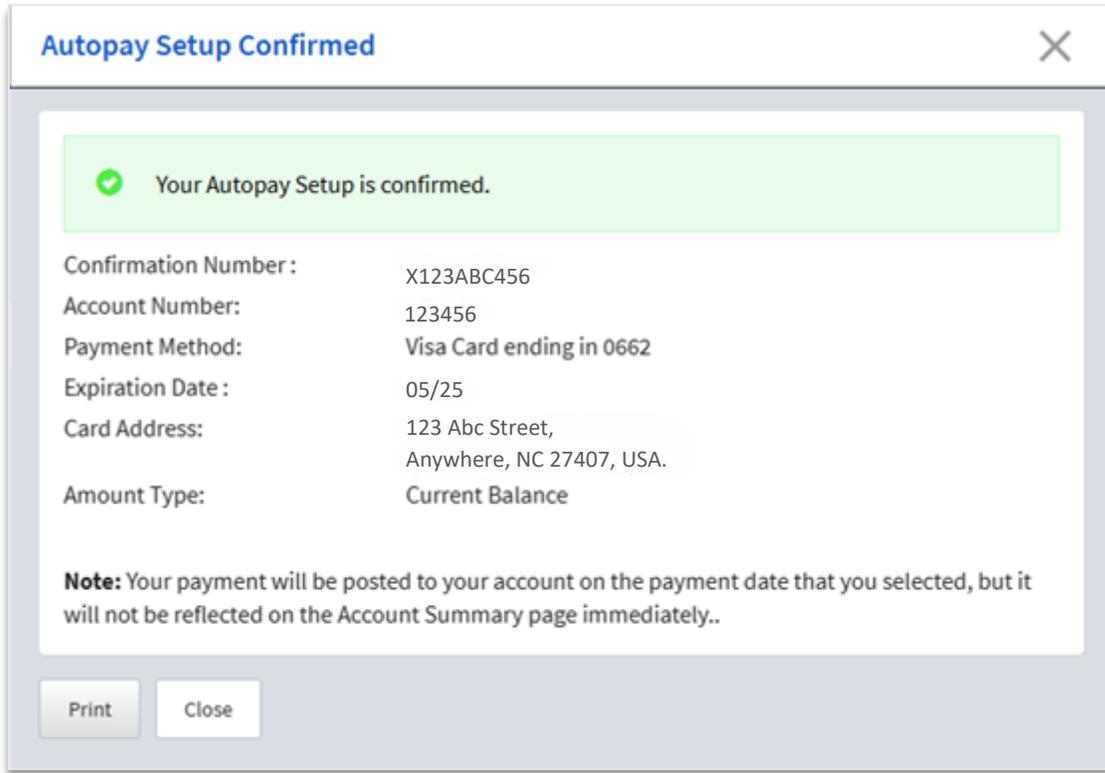

Set Up AutoPay – Review

8. Click the **CONFIRM** button to complete the AutoPay set up.

9. The AutoPay Confirmation screen displays the details of your AutoPay, including its confirmation number. You will receive a confirmation email as well.

Set Up AutoPay – Confirmation Screen

NC GRANGE MUTUAL INSURANCE COMPANY – *Together we can!*

✓ Autopay Enrollment Successful!

Confirmation Number:	Setup Date:	Payment Amount:
X123ABC456	05/08/2025	Current Balance

Dear JOHN HOMEOWNER

This email is to confirm your AutoPay enrollment made on 05/08/2025. Payments will be processed automatically for your NC Grange Mutual Insurance Company account on or before your due date until your enrollment is canceled.

Details of the payment method and amount for payment are as below.

Confirmation Number	**X123ABC456**
Account Number	**123456**
Payment Method	Visa Card Account XXXX0662
Payment Amount	Current Balance
Setup Date	05/08/2025

If you did not set this AutoPay up, please contact your customer service immediately at 800-394-1236.

We appreciate your business.
NC Grange Mutual Insurance Company Customer Service

About This Message This email was sent to **youremail@domain.com** You received this email because you are a NC Grange Mutual Insurance Company Customer.

Account Related Questions Do not reply to this message with account related questions. If you have a question, please visit our secure website at https://NCGM.com. You may also contact Customer Service at accounting@ncgm.com or write to us at:

NC Grange Mutual Insurance Company 2751 Patterson Street Greensboro NC 27407 United States of America

Set Up AutoPay – Confirmation Email

10. Your AutoPay transaction is visible on your Account Summary page as well.

Account Summary

Account Summary – Automated Payment Setups

NOTE

Congratulations! You've completed AutoPay set up.

TECHNICAL SUPPORT CONTACT

If you have any issues submitting an electronic payment, feel free to contact the NCGM Accounting Department. The recommended contact method is by sending an email so that we can research the issue and respond with the resolution.

E-Mail: accounting@ncgm.com

Please provide details on the problem you're experiencing when you send your email as well as a phone number if you need us to contact you. Upon receiving your email, you will receive a reply as soon as we have a solution.