## INDEPENDENT MUTUAL CAN NOW ACCEPT CREDIT CARDS FOR PREMIUM PAYMENTS

Independent Mutual Fire Insurance Company is pleased to announce the release of our Interactive Voice Response, or IVR. Using the IVR, and a phone <u>with a touch tone keypad</u>, our automated attendant technology allows a policyholder to make premium payments over the phone.

The IVR was developed to provide policyholders multiple payments options using a simple, easy method for making premium payments over the phone. One payment option that has been added to the system is the ability to pay by credit/debit cards. The IVR system will allow our customers the flexibility to process a payment at their convenience, without the need to talk directly with a customer service representative.

Here are a few system highlights:

- The IVR is available 7-days a week, 24-hours a day.
- <u>Highly secure system</u> for payments
  - o Policyholders use their phone and not a website to make payments
  - o Callers do not give their credit/debit card numbers to a person
- Policyholder may call our toll-free number (800-248-7072) and select option 1 to be sent to our automated payment center.
- Or dial the payment center direct by calling 1-800-819-2481 and follow the recorded prompts.
- There is no fee charged to the customer for using the system.
- MasterCard, Visa or Discover cards are accepted.
  - We do not accept American Express.
- Payments:
  - Processed before 8:00 pm Eastern will be posted to the insured's policy the next business day.
  - Payments processed after 8:00 pm Eastern will be posted on the second business day.
- Through the IVR, we will continue accepting payments using a checking or savings account.
- The IVR system may not be used for initial payments.

A policy must be in force to be able to make a payment through the system.

- Information required to use the IVR:
  - o Policy number, and
  - o Last 4 digits of the SS#, and
  - o Checking, savings account number, or credit/debit card numbers.

It is suggested that you print a copy of this email to keep with you. As you visit policyholders, make them aware of the availability of the IVR to make their payments. We will also send correspondence to policyholders announcing the IVR and will include an announcement that we now accept credit/debit cards as an additional payment option.