## Why does my payment through my bank's online bill pay take so long to be credited to my account?

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Most likely the problem is that the address registered through the bank is our lock-box address in Baltimore, not our local system office address. The lock-box will not process payments without a coupon, so they forward the check back to our local office. This could take up to 2 weeks for payment to process from the original check cut date. We recommend that you change the address registered with your bank to your local system office address.