

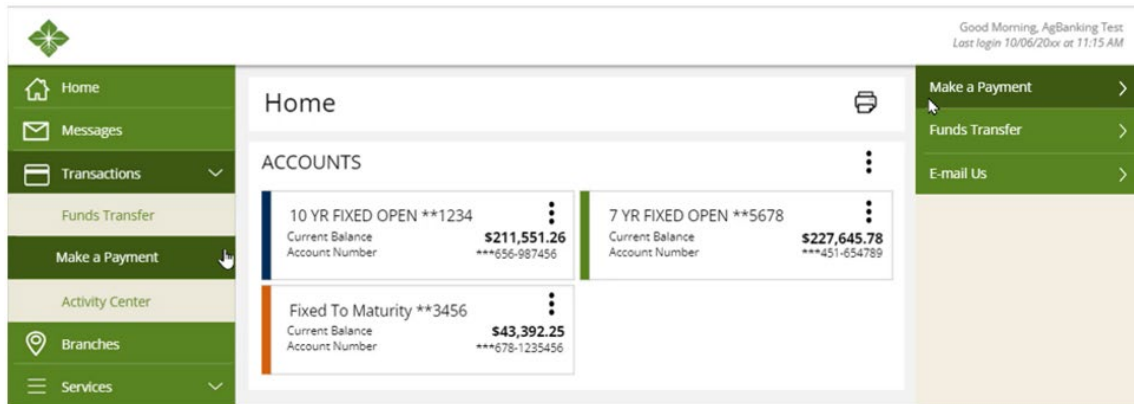


New Loan Payment **Options.**

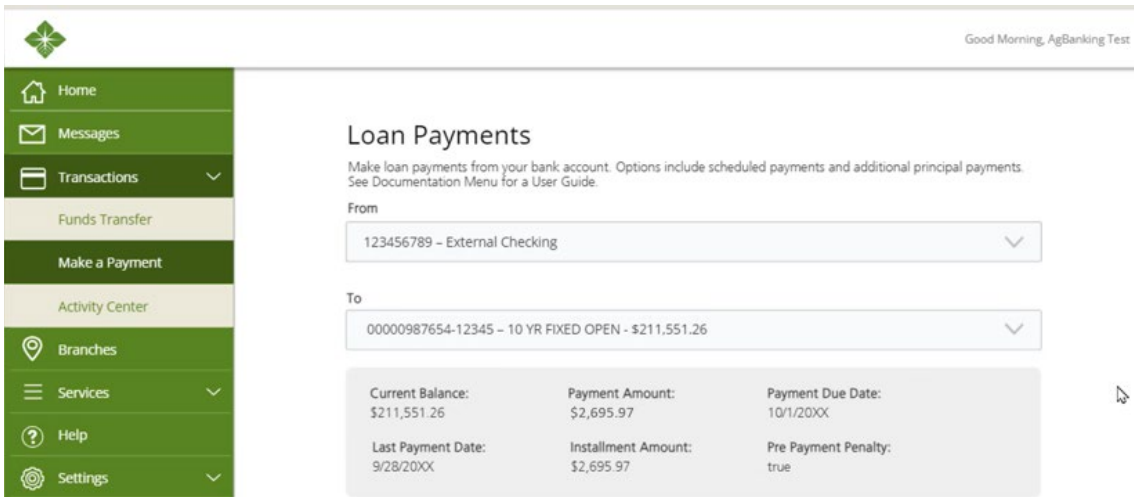
Make additional principal payments.

Make a Payment

From the home screen, click the Make a Payment tab, found on the right side of the screen, or under the Transactions drop-down in the left panel.



Select the bank account that the payment is being made from in the "From" drop-down.
Select the account to receive the payment from the "To" drop-down.



Account details will be visible in the drop-down list, including:

- Current balance
- Payment amount (if billed)
- Oldest payment due date
- Last payment date



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Installment amount
If there is a pre-payment penalty

It is important to pay attention to the **Payment Due Date** and whether it is in the past, in the future, or blank, as this is important when selecting the next field for Payment Type.

Select the Payment Type

Payment Type

Scheduled Payment (All billed)

Past Due Payment (optional Additional Principal)

Additional Principal

Scheduled Payment (All billed) is used to pay everything that is billed and due, regardless of the due date. To clarify, this means it will include any past due amount as well as any future amount that has already been billed and will default the Payment Amount field to include the total amount due. *This amount can be manually updated to make a partial payment or add additional principal.*

Past Due Payment (optional Additional Principal) will pay anything that is past due, with the option to include Additional Principal. The Payment Amount field will default to zero, and an amount must be manually entered.

Additional Principal should be used to submit Additional Principal payment and can only be used if you are current on the loan. This means the Payment Due Date must either be blank, or a date in the future. The Payment Amount field will default to zero, and an amount must be manually entered. If the loan is past due and this payment type is submitted, it will be denied.

Confirm/Enter the Payment Amount

Select if you will want this to be a "Recurring Payment"

If recurring, you will need to select:

The frequency

The start date

How long the payment should be recurring

Enter a note in the "memo" box (optional).



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Payment Type
Additional Principal

Payment Amount
\$ 1,000.00

Make this a recurring transaction

Date (MM/DD/YYYY)
10/06/20XX

Memo (optional)

Clear Submit

****Please note:** If you have an existing recurring transaction set up with the Fund Transfer option, please go to the **Activity Center (located under the Transactions menu option)** and edit/cancel the existing recurring before setting up a new recurring transaction using the Loan Payment option.
Click "Submit" to submit the payment.

Once Submitted, an Electronic Payment pop-up will appear requesting authorization of this transaction and once Authorized. You will also have the option to Print or Close the transaction.



Electronic Payment

Please confirm the details of the transfer:

From: 123456789 – External Checking
To: 00000987654-12345 – 10 YR FIXED OPEN - \$211,551.26

Payment Type: Additional Principal
Amount: \$1,000.00
Date: 10/06/20XX
Memo: Additional payment to principal

I understand that this authorization will remain in full force and effect until I cancel this transaction through online or mobile banking. I understand that cancellation of the transaction is only permitted prior to processing of the transfer. To complete this transaction, click the "Authorize" button. Once authorized, there cannot be any changes or corrections. It is recommended that you print a copy of this authorization and maintain it for your records.

Close Print Authorize



New Loan Payment **Options.**

Make additional principal payments.

After selecting “**Authorize**”, another pop-up will confirm that it has been submitted. You can then either Close the window or click to go to the Activity Center to review the payment status.



Transaction Processed

Thank you! Your payment has been submitted.

Transaction ID: 198562
From: 123456789 – External Checking
To: 00000987654-12345 – 10 YR FIXED OPEN - \$211,551.26
Payment Type: Additional Principal
Amount: \$1,000.00
Date: 10/06/20XX
Memo: Additional payment to principal

Close

Activity Center