DIGITAL BANKING

QUICK GUIDE

TRANSFERS & LOAN PAYMENTS

SETTING ONE-TIME OR RECURRING TRANSFERS OR
PAYMENTS ON CONSUMER, CREDIT CARD OR MORTGAGE LOANS

HOW TO MAKE RECURRING TRANSFERS THROUGH ONLINE BANKING

1. Hover over **Transfer & Pay**
2. Select **Transfers**
3. Click the **Create** tab
4. Once on the Make a Transfer screen, set up the following information
   a. From which account the funds are coming
   b. To which account are the funds going
   c. Amount
   d. Start date
   e. Frequency
   f. End date (if applicable)
4. Once complete, click **Submit Transfer**
5. A window will pop up to confirm the information. If the information is correct, click **Confirm Transfer**
6. You will receive a pop up verifying the confirmed transfer details. You will be given the following choices to proceed:
   a. Click **Make Another Transfer** to create more transfers
   b. Click **Go to Transfer Activity** to review all transfers created
   c. Click the **X** at the top right corner to exit

HOW TO MAKE RECURRING TRANSFERS THROUGH THE MOBILE APP

1. Click **Transfers**
2. Click **Make A Transfer**
3. Once on the Make a Transfer screen, set up the following information
   a. From which account the funds are coming
   b. To which account are the funds going
   c. Amount
   d. Start date
   e. Frequency
   f. End date (if applicable)
4. Review your transfer
5. Click **Submit Transfer**
6. Click **Done**

HOW TO MAKE A ONE-TIME CONSUMER LOAN PAYMENT

1. Go to the **Transfer & Pay** tab
2. Select **Transfers**
3. Click the **Create** tab
4. Select the **From** account
5. Select **Consumer Loan** under To Account
6. Select the **Amount Option** that corresponds to what kind of payment needs to be made

    • Regular Payment – minimum monthly payment
    • Amount Due – monthly payment + past due amount (if applicable)
    • Past Due Amount – amount delinquent
    • Pay Off Amount – amount to pay off loan including interest
    • Other

7. **Select the date** that the transaction should post – defaults to today's date
8. Leave the Frequency at **One Time**

    Optional: Add Memo – type note to be associated with that transfer that will show on statements and transaction history

HOW TO MAKE A RECURRING CONSUMER LOAN PAYMENT

1. Go to the **Transfer & Pay** tab
2. Select **Transfers**
3. Click the **Create** tab
4. Select the **From** account
5. Select **Consumer Loan** under To Account
6. Select the **Amount Option** that corresponds to what kind of payment needs to be made

    • Regular Payment – minimum monthly payment
    • Amount Due – monthly payment + past due amount (if applicable)
    • Past Due Amount – amount delinquent
    • Pay Off Amount – amount to pay off loan including interest
    • Other

7. **Select the date** that the transaction should post – defaults to today's date
8. **Select the transfer frequency** from the Frequency drop-down menu

    • Never – the transfers will never end unless manually stopped
    • On __ – transfer will end on a certain date
    • After __ Occurrences – transfer will stop after a certain amount of occurrences

    Optional: Add Memo – type note to be associated with that transfer that will show on statements and transaction history

HOW TO MAKE A ONE-TIME CREDIT CARD PAYMENT

1. Go to the **Transfer & Pay** tab
2. Select **Transfers**
3. Click the **Create** tab
4. Select the **From** account
5. Select the **Visa** under To Account
6. Select the **Amount Option** that corresponds to what kind of payment needs to be made
   - Current Balance
   - Last Statement Balance
   - Minimum Due
   - Past Due Amount (if delinquent)
   - Pay Off
   - Other
7. **Select the date** that the transaction should post – defaults to today's date
8. Leave the Frequency at **One Time**

   Optional: Add Memo – type note to be associated with that transfer that will show on statements and transaction history

HOW TO MAKE A RECURRING CREDIT CARD PAYMENT

1. Go to the **Transfer & Pay** tab
2. Select **Transfers**
3. Click the **Create** tab
4. Select the **From** account
5. Select the **Visa** under To Account
6. Select the **Amount Option** that corresponds to what kind of payment needs to be made
   - Current Balance
   - Last Statement Balance
   - Minimum Due
   - Past Due Amount (if delinquent)
   - Pay Off
   - Other
7. **Select the date** that the transaction should post – defaults to today's date
8. **Select the transfer frequency** from the Frequency drop-down menu
   - Never – the transfers will never end unless manually stopped
   - On __ – transfer will end on a certain date
   - After __ Occurrences – transfer will stop after a certain amount of occurrences

   Optional: Add Memo – type note to be associated with that transfer that will show on statements and transaction history

HOW TO MAKE A ONE-TIME MORTGAGE PAYMENT

1. Go to the **Transfer & Pay** tab

2. Select **Transfers**

3. Click the **Create** tab

4. Select the **From** account

5. Select the **Consumer Loan** under To Account

6. Select the **Amount Option** that corresponds to what kind of payment needs to be made
    - Regular Payment Additional to Principal
    - Escrow Only
    - Principal Only
    - Partial Payment

7. **Select the date** that the transaction should post – defaults to today's date

8. Leave the Frequency at **One Time**

    Optional: Add Memo – type note to be associated with that transfer that will show on statements and transaction history

HOW TO MAKE A RECURRING MORTGAGE PAYMENT

1. Go to the **Transfer & Pay** tab

2. Select **Transfers**

3. Click the **Create** tab

4. Select the **From** account

5. Select the **Visa** under To Account

6. Select the **Amount Option** that corresponds to what kind of payment needs to be made
    - Regular Payment Additional to Principal
    - Escrow Only
    - Principal Only
    - Partial Payment

7. **Select the date** that the transaction should post – defaults to today's date

8. **Select the transfer frequency** from the Frequency drop-down menu
    - Never – the transfers will never end unless manually stopped
    - On __ – transfer will end on a certain date
    - After __ Occurrences – transfer will stop after a certain amount of occurrences

    Optional: Add Memo – type note to be associated with that transfer that will show on statements and transaction history