

How to Make a Loan Payment from an External Account

Mobile Banking

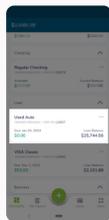
An **External Account** refers to an account that you have at another financial institution. To transfer to and from an External Account, *you will first need to set it up*. The account verification process will take about *1-3 business days* because it involves verifying two micro deposits posted to your other bank account.

Once your External Account setup is complete, transfers sent to and from an External Account may take about *1-3 business days*.

- Using your smartphone, open the FCCU Mobile Banking App and log into your account.



- Upon login, you will be redirected to your dashboard. Find the loan you'd like to make a payment on and tap it.



- Tap the **Pay Loan** button.



- Tap the **External Accounts** tab.



- Tap the account you want to pay from.



- Choose whether you want to pay the *Minimum payment due*, *Full amount*, or *Custom amount*.
 - The amount will default to *Minimum payment due*.
 - To pay a *Custom amount*, tap the dollar amount and type in the desired payment amount.
- Tap the **Continue with** button.
- In the **Date of Transfer** field, you can decide if you want the payment to happen *right now* or be *scheduled for later*.
 - The **Date of Transfer** field will default to *today's date*.
 - If you want this payment to occur in the *future*
 - Tap the **Date of Transfer** field,
 - Choose a future date, and
 - Tap the **OK** button.
- Tap the **Frequency** drop-down menu and choose if you want this to be a *one-time* or *recurring* payment.
 - The **Frequency** drop-down menu will default to *No Repeat*, which will make it a *one-time* payment.
 - If a frequency other than *No Repeat* is selected, you'll have the option to choose an end date for when that recurring payment will end. You can also leave the **End Date** field blank for the payment to *recur indefinitely*.
 - To set an end date
 - Tap the **End Date** field,
 - Choose a date, and
 - Tap the **OK** button.
- Tap the radio button next to the text, *"Before continuing, please agree to the Terms and Conditions for external transfer."*
- Review the details of your payment.
- If everything looks good, tap the **Confirm** button.



Your payment has now been posted or scheduled.



FORT COMMUNITY CREDIT UNION

Federally Insured by NCUA

Log In to My Account

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CU Locations

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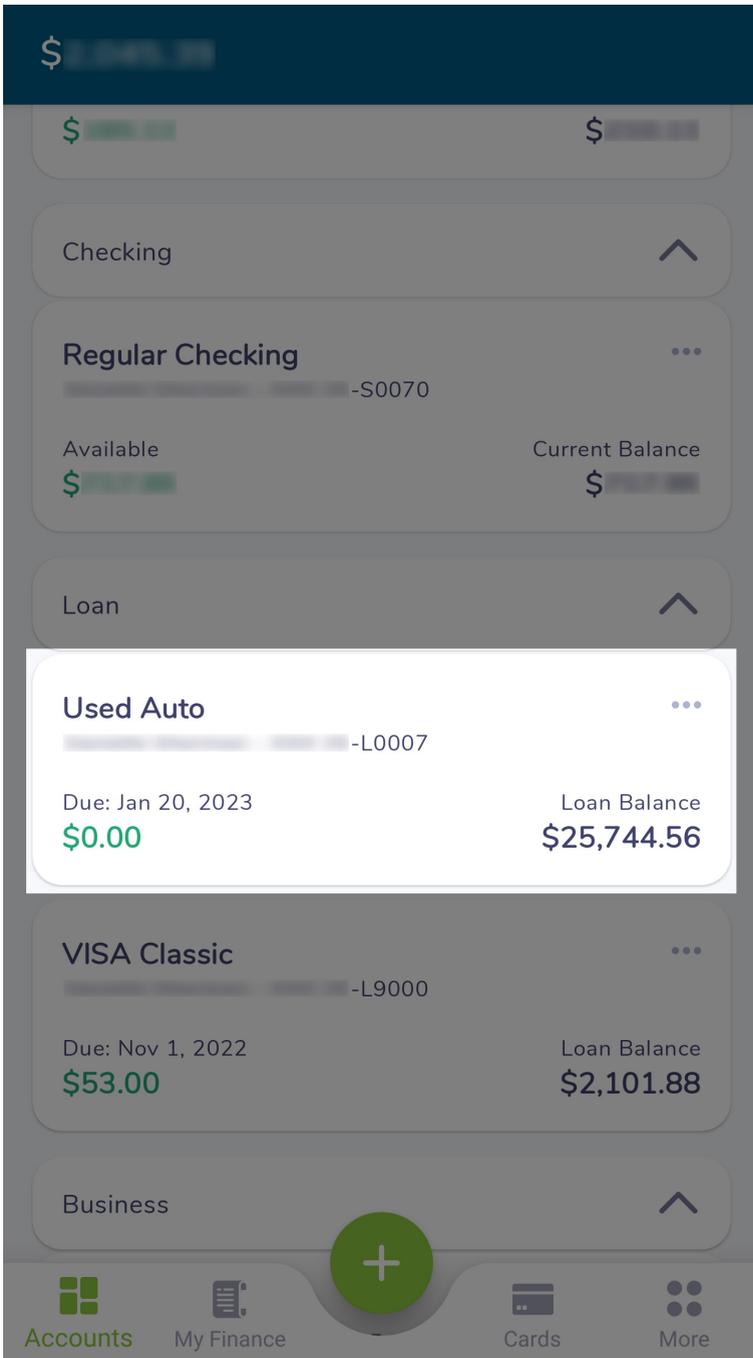
1. Using your smartphone, open the FCCU Mobile Banking App and log into your account.



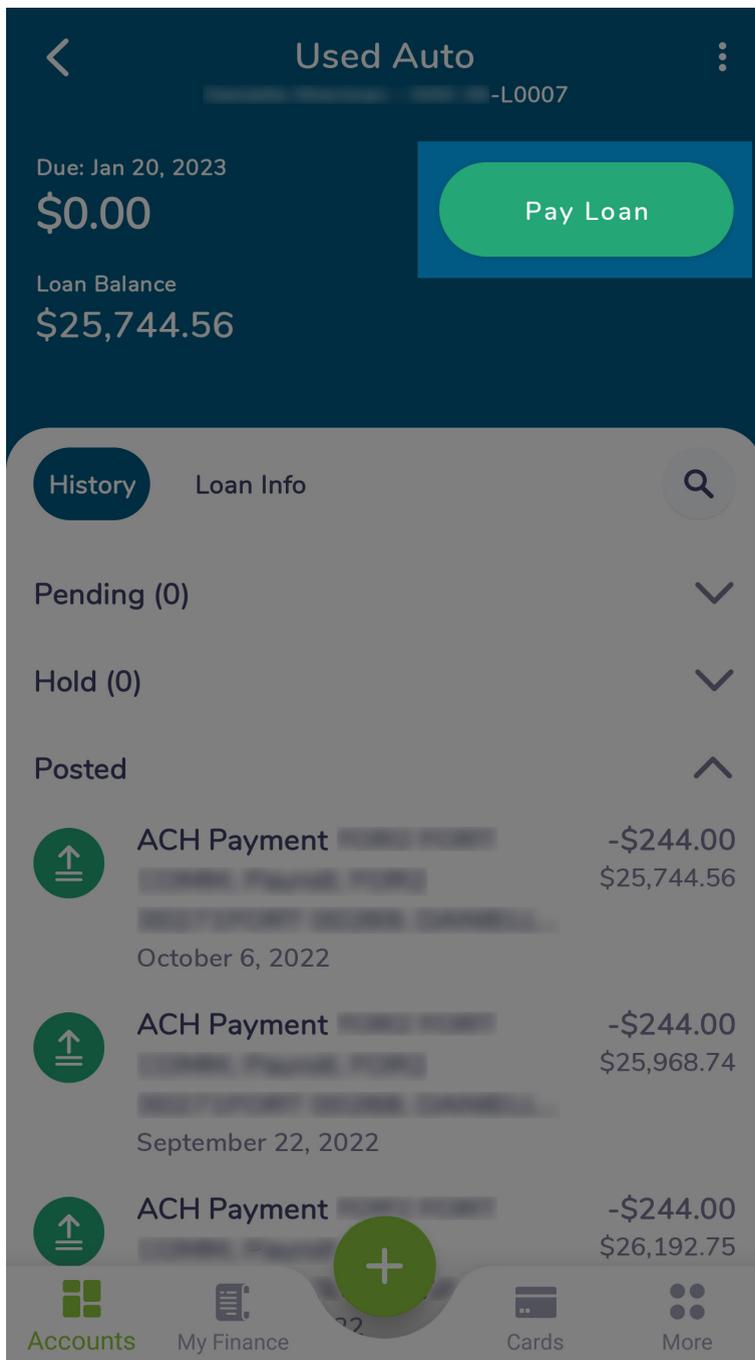
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2. Upon login, you will be redirected to your dashboard. Locate the loan you'd like to make a payment on and tap it.



3. Tap the **Pay Loan** button.



Used Auto

Select an account you want to pay from

Account

External Accounts



Regular Savings

-S0000

Available

\$ [REDACTED]

Current Balance

\$ [REDACTED]

Change Up Savings

-S0003

Available

\$ [REDACTED]

Current Balance

\$ [REDACTED]

Regular Checking

-S0070

Available

\$ [REDACTED]

Current Balance

\$ [REDACTED]

Savers Sweepstakes

-S0250

Available

\$ [REDACTED]

Current Balance

\$ [REDACTED]

VISA Classic

-L9000

4. Tap the **External Accounts** tab.



Used Auto

Select an account you want to pay from

Account

External Accounts



Manage External Accounts



Summit CU Joint Savings *

5. Tap the account you want to pay from.



Used Auto

Loan Balance \$25,744.56

\$0.00

Minimum Payment \$0.00

Available \$1,079.29

Pay all \$25,754.39

Continue with \$0.00

6. Choose whether you want to pay the *Minimum payment due*, *Full amount*, or *Custom amount*.
 - a. The amount will default to *Minimum payment due*.
 - b. To pay a *Custom amount*, tap the dollar amount and type in the desired payment amount.



Used Auto

Loan Balance \$25,744.56

\$250.00

Minimum Payment \$0.00

Pay all \$25,755.79

Continue with \$250.00

7. Tap the **Continue with** button.

< Review ×

Transfer from
Summit CU Joint Savings *

Transfer to
Used Auto
-L0007

Amount
\$250.00

Date of transfer
October 14, 2022

Frequency
No Repeat

End Date
Click here to add end date for this payment

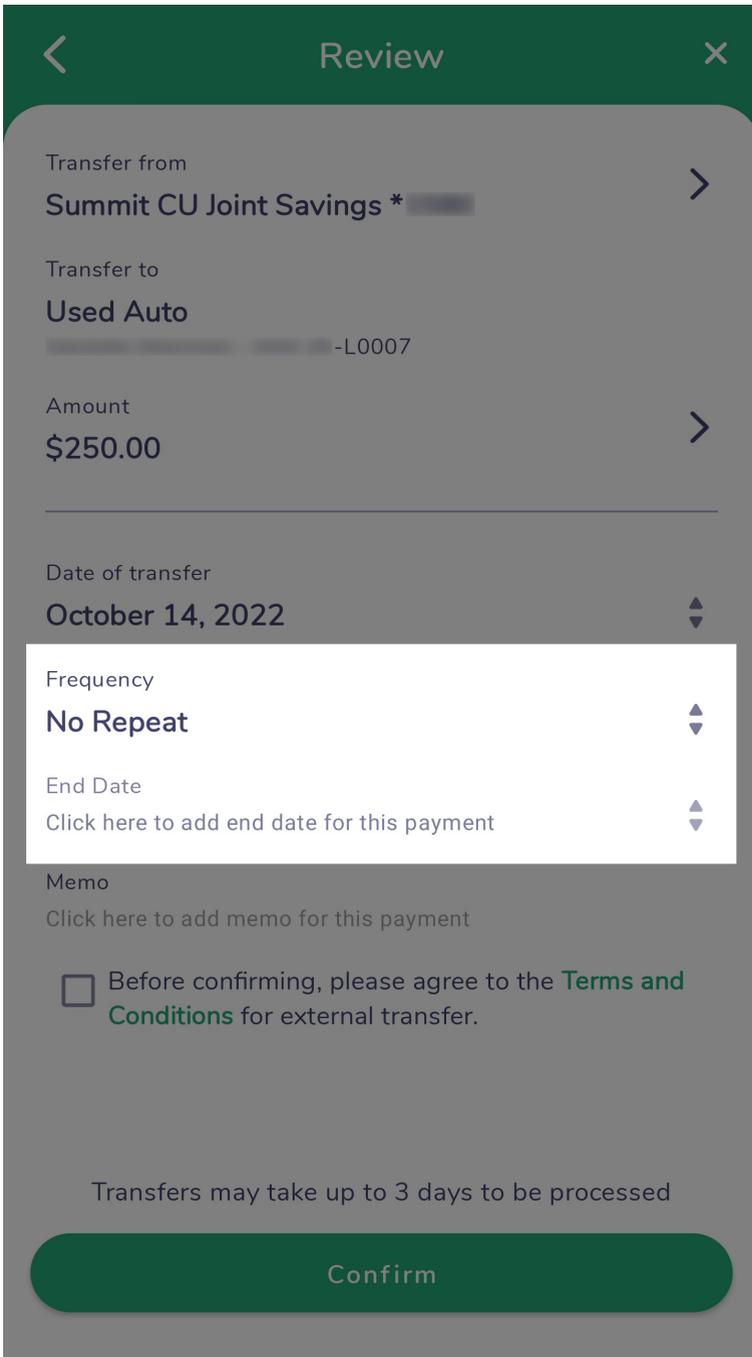
Memo
Click here to add memo for this payment

Before confirming, please agree to the **Terms and Conditions** for external transfer.

Transfers may take up to 3 days to be processed

Confirm

8. In the **Date of Transfer** field, you can decide if you want the payment to happen *right now* or be *scheduled for later*.
 - a. The **Date of Transfer** field will default to *today's date*.
 - b. If you want this payment to occur in the *future*
 - i. Tap the **Date of Transfer** field,
 - ii. Choose a future date, and
 - iii. Tap the **OK** button.



9. Tap the **Frequency** drop-down menu and choose if you want this to be a *one-time* or *recurring payment*.
 - a. The **Frequency** drop-down menu will default to *No Repeat*, which will make it a *one-time* payment.
 - b. If a frequency other than *No Repeat* is selected, you'll have the option to choose an end date for when that recurring payment will end. You can also leave the **End Date** field blank for the payment to *recur indefinitely*.
 - c. To set an end date
 - i. Tap the **End Date** field,
 - ii. Choose a date, and
 - iii. Tap the **OK** button.

< Review ×

Transfer from
Summit CU Joint Savings * [REDACTED] >

Transfer to
Used Auto
[REDACTED] -L0007

Amount
\$250.00 >

Date of transfer
October 14, 2022 ▾

Frequency
No Repeat ▾

End Date
Click here to add end date for this payment ▾

Memo
Click here to add memo for this payment

Before confirming, please agree to the **Terms and Conditions** for external transfer.

Transfers may take up to 3 days to be processed

Confirm

10. Click the radio button next to the text, *“Before continuing, please agree to the Terms and Conditions for external transfer.”*



Review



Transfer from

Summit CU Joint Savings * 



Transfer to

Used Auto

-L0007

Amount

\$250.00



Date of transfer

October 14, 2022



Frequency

No Repeat



End Date

Click here to add end date for this payment



Memo

Click here to add memo for this payment



Before confirming, please agree to the [Terms and Conditions](#) for external transfer.

Transfers may take up to 3 days to be processed

Confirm

11. Review the details of your payment.

 **Review** 

Transfer from
Summit CU Joint Savings *  

Transfer to
Used Auto
 -L0007

Amount
\$250.00 

Date of transfer
October 14, 2022 

Frequency
No Repeat 

End Date
Click here to add end date for this payment 

Memo
Click here to add memo for this payment

Before confirming, please agree to the **Terms and Conditions** for external transfer.

Transfers may take up to 3 days to be processed

Confirm

12. If everything looks good, tap the **Confirm** button.

Your payment has now been posted or scheduled.