



# FAQs for Online Loan Pay

**Q. I have a loan with TCU, how can I make my payment online?**

A. It's simple, just follow the steps below:

1. Create a User ID and Password and answer a few security questions.
2. Enter your Member Number, Loan Number and last 5 digits of your social security number
3. Review the payment amount and edit it if necessary
4. Enter your payment information
5. Submit Payment

**Q. What types of loans can be paid using this service?**

A. Vehicle loans, personal loans and line of credit loans. You will continue to make mortgage and Home Equity payments through TCU Internet Banking or by calling the TCU Member Call Center.

**Q. If I submit my payment online, when will my loan be paid?**

A. Your loan payment will be considered paid the next business day.

**Q. When will the payment be withdrawn from my funding account?**

A. This varies depending upon the method of payment.

- eCheck – next business day
- Debit – immediately
- Credit Card – 1-2 business days

**Q. Is there a fee for this service?**

A. There is a \$10 convenience fee for Online Loan Pay payments made by credit card or standard debit card. The fee will not be assessed for eCheck payments.

**Q. If I would like to cancel my payment, how can I do that online?**

A. You may log into TCU Online Loan Pay and search for your transaction and cancel it yourself if it has not yet been processed. If it has been processed, please contact the Member Call Center and we'll be happy to reverse that transaction for you.

**Q. Can I set up reoccurring payments so I don't have to log into Online Loan Pay every month to pay my loan?**

A. No new recurring payments can be set up through Online Loan Pay, however, recurring payments are available through ACH without a fee assessed through TCU. Contact your local TCU Representative for additional information.

**Q. I have a recurring payment set up with my credit card as a payment option. I need to change that payment amount, how can I do that?**

A. Recurring payments are no longer offered for credit and debit cards. If you need to change your existing payment, please call our Member Call Center and they will be happy to help.

**Q. I had my previous loan set up for recurring payments through Online Loan Pay and I can't find the option to set up my new loan?**

A. That service is only offered for payments utilizing the eCheck option.



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**Q. What types of payments are accepted online?**

A. You may pay your loan using the following:

- MasterCard® or Discover Credit Card
- Debit card that features a Visa®, MasterCard®, Star, Pulse or NYCE logo
- eCheck (your checking account and routing number)

**Q. If I have a recurring payment scheduled and I want to pay extra one month, can I do that?**

A. Of course, simply log into the TCU Online Loan Pay and pay using your preferred method of payment. Your scheduled payment will still automatically be paid as you had scheduled.

**Q. Is my personal information safe?**

A. Yes, your security is our number one priority and your personal information is secure.

**Q. If my payment information changes, can I update it online?**

A. Of course, you simply enter the TCU Online Loan Pay site and update your payment information. If you are changing a previously scheduled recurring payment, you may need to contact our Member Call Center to adjust that payment information.