

# Citizens Savings & Loan

## Instructions for Online Account Payments

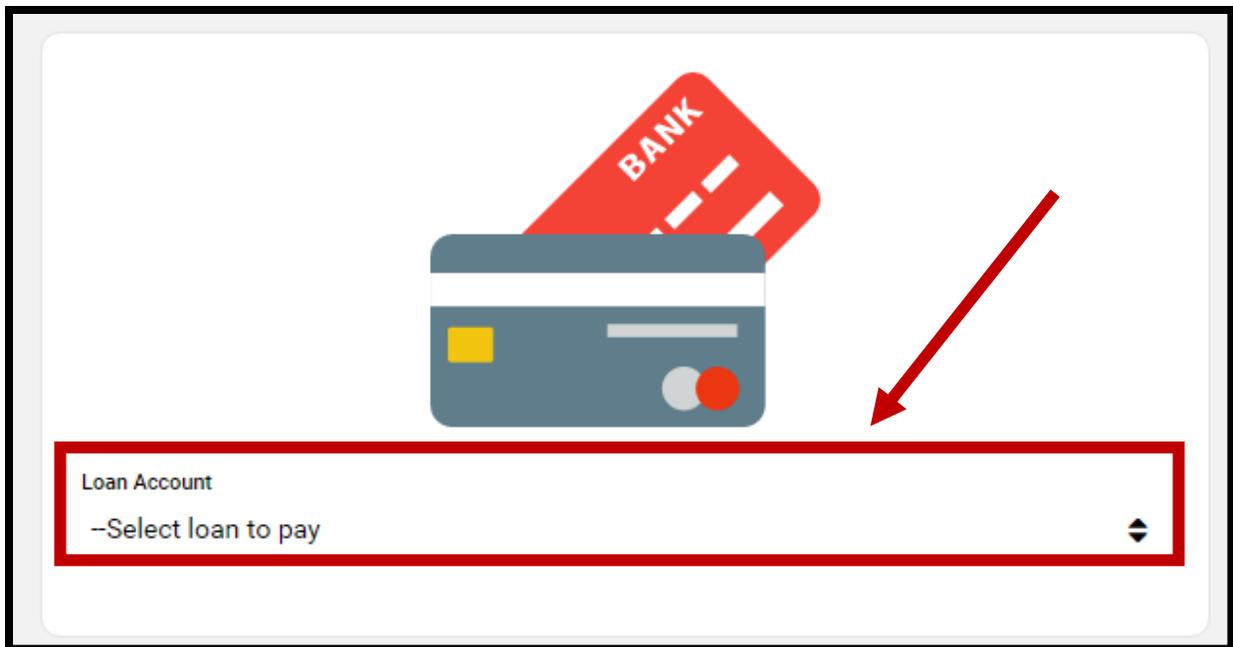
### Making an Online Payment

After you have created your online account, you will need to create a new payment method in order to be able to make a payment. There are two online payment options available: using a debit card or a checking/savings (or ACH) account. It is also important to know that **you will not be able to use a credit card to make a payment of any kind.** Login to your account and use the following instructions in order to setup your payment option(s). Please complete the following:

1. After logging on to your account, click the **Make Payment** button located at the upper left of the account dashboard



2. Select the account you are wanting to make a payment towards from the Loan Account drop down menu



3. Select the appropriate payment method
  - a. Choose either the **Card** or **E-Check** slider button. Select “Card” for a payment using a debit card; “E-Check” for an electronic payment using a checking or savings account (also known as an ACH payment). Again, you will **not** be able to use a credit card to make a payment

**Payments**

Dashboard Appl

### Schedule One-Time Payment

Loan Account

ACCOUNT NUMBER	AMOUNT DUE	DUE DATE
98-002017-0	\$214.56	Jun 1, 2018

**CHOOSE PAYMENT TYPE**

Card  E-Check

Payment Date  
05/15/2018

Payment Amount  
**\$ 214.56**

You must select one of these options before moving forward  
**NOTE:** The “Card” option is for those paying with **debit only**  
We cannot take credit cards as a form of payment

Option 1: Payment by Card

Loan Account

ACCOUNT NUMBER	AMOUNT DUE
98-002017-0	\$214.56

CHOOSE PAYMENT TYPE

Card  E-Check

Card Number: 0000 0000 0000 0000

Expiration: MM/YY

Security Code: 000

Card Holder Name: Full Name

Zip: Zip Code

A \$4.95 Processing Fee will be applied to Card Payments

Enter in your Debit Card's Number, Expiration date, Security Code, Name on the Front of the Card, and Zip Code

Keep in mind that an error will occur if any of the previous information was entered incorrectly

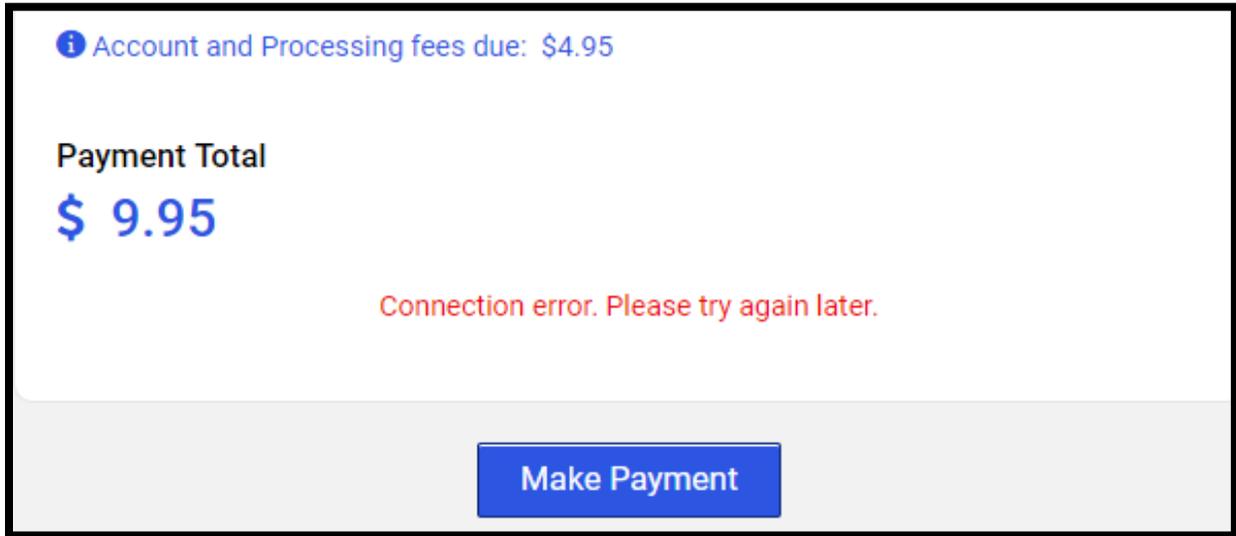
There will be a \$4.95 Processing Fee for all payments by Debit

- Enter the Debit Card Number
- Enter the Debit Card Expiration Date
- Enter the Debit Card Security Code (3-digit code on the back of your card)
- Enter the Debit Card Holder Name (as it appears on the front of the card)
- Enter the Debit Card Zip Code

**NOTE: Debit card payment transactions will include a \$4.95 Processing Fee**

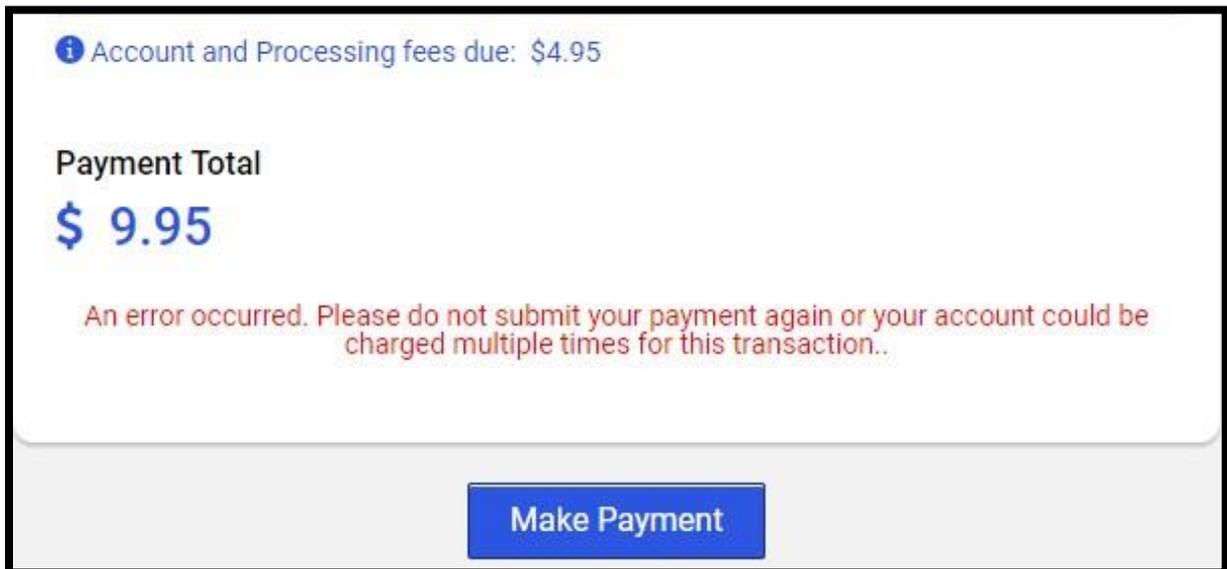
**NOTE:** Due to security reasons, our system will not save your card number and therefore a debit card cannot be used to set up recurring payments. All debit card payments are immediate and must be entered each time you make a payment. This is for your protection.

**NOTE:** If you receive a “**Connection error. Please try again later.**” message (see below for an example) after selecting the **Make Payment** button, then you are attempting to use a Credit Card for your payment, which we are not allowed to do. Please look at the front of your card and make sure the word “DEBIT” is displayed. Contact your local branch for additional assistance.



The screenshot shows a payment interface with a white background and a grey footer. At the top left, there is a blue information icon followed by the text "Account and Processing fees due: \$4.95". Below this, the text "Payment Total" is displayed in a bold, dark grey font, followed by "\$ 9.95" in a large, bold, blue font. In the center of the screen, a red error message reads "Connection error. Please try again later." At the bottom center, there is a blue rectangular button with the white text "Make Payment".

**NOTE:** If you receive a “**An error occurred. Please do not submit your payment again or your account could be charged multiple times for this transaction.**” message (see below for an example) after you select the **Make Payment** button, then you have entered in wrong information (Card Number, Expiration Date, 3-digit Security Code, etc.). Please double check the information typed on the webpage vs what is on the front of the card. Contact your local branch for additional assistance.



The screenshot shows a payment interface with a white background and a grey footer. At the top left, there is a blue information icon followed by the text "Account and Processing fees due: \$4.95". Below this, the text "Payment Total" is displayed in a bold, dark grey font, followed by "\$ 9.95" in a large, bold, blue font. In the center of the screen, a red error message reads "An error occurred. Please do not submit your payment again or your account could be charged multiple times for this transaction..". At the bottom center, there is a blue rectangular button with the white text "Make Payment".

Option 2: Payment by E-Check

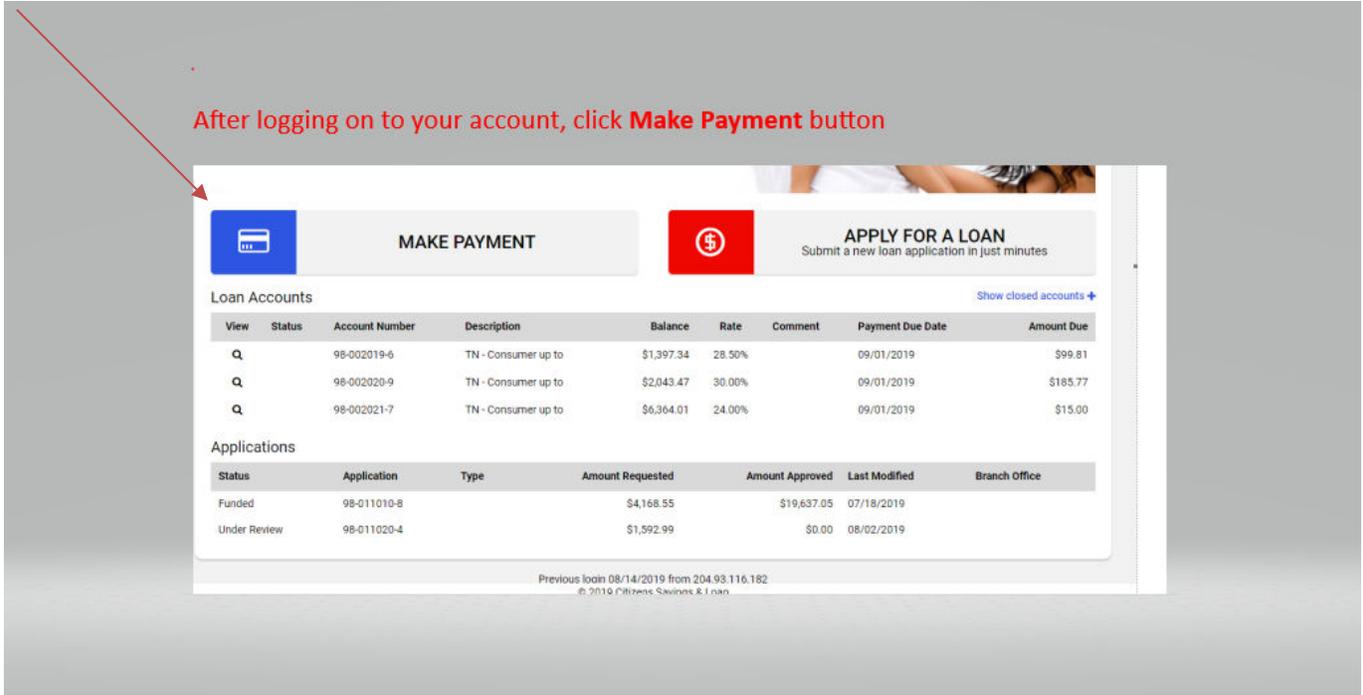
The screenshot shows a web interface for a loan account. At the top, it displays 'Loan Account' with 'ACCOUNT NUMBER 98-002017-0' and 'AMOUNT DUE \$214.56'. Below this is a 'CHOOSE PAYMENT TYPE' section with two toggle switches: 'Card' (off) and 'E-Check' (on). Underneath, there are two buttons for 'Account Type': 'Checking' (highlighted with a red dashed border) and 'Savings'. Below these are input fields for 'Routing Number' (labeled 'Routing #') and 'Account Number' (labeled 'Account #'). At the bottom, there is an 'Owner Name' field (labeled 'Full Name'). At the bottom right of the form, there are two icons: a 'Cancel' icon (a circle with a diagonal line) and a 'Save' icon (a floppy disk). Three red callout boxes provide instructions: the top box says 'Enter in your Checking/Savings Routing and Account numbers, and Name associated with the ACH account. Keep in mind that an error will occur, or you will not be able to continue if any of the previous information was entered incorrectly'; the middle box says 'Click the Save icon to store your ACH payment information'; and the bottom box says '... or the Cancel icon to delete the ACH information and start over'.

- Select your Account Type (choose either Checking or Savings account)
  - Enter the Routing Number
  - Enter the Account Number
  - Enter the account Owner Name (as it appears on the front of your check)
  - Click the **Save** icon
    - This will allow you to store your ACH information for future payments or to set up recurring ACH payments (see below for more details)
4. Once the save icon is selected, you may proceed to click the Make Payment button located at the bottom of the screen; you can also click the **Cancel** icon to delete the information and start over
5. You may choose to print your receipt; a copy of the receipt will also be emailed to you

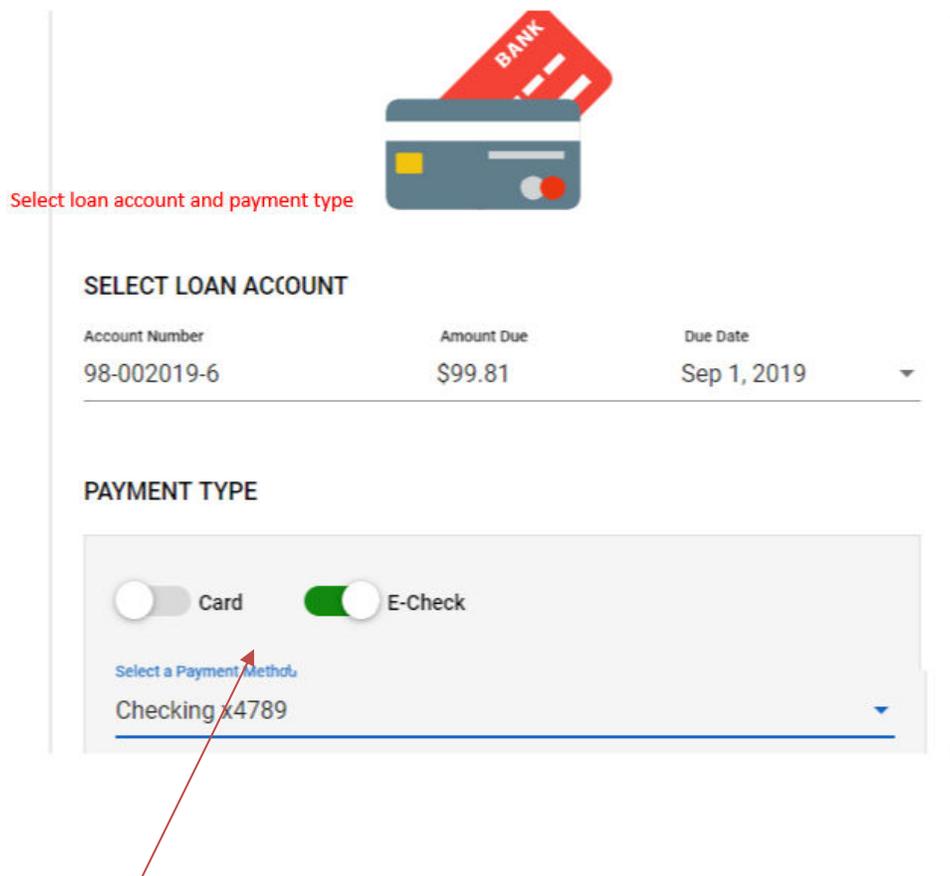
As mentioned above, you may also opt-in to having this payment be recurring if desired. Ask your local branch for instructions on setting up a Recurring ACH Draft.

**TO VIEW THE PAYOFF ON AN ACCOUNT:**

1. After logging on to your account, click the **Make Payment** button located at the upper left of the account dashboard



2. Select the account you are wanting to make a payment towards from the Loan Account drop down menu



The screenshot displays a payment interface. At the top, there is an icon of a blue and red bank card with the word "BANK" on it. Below the icon, a red text label reads "Select loan account and payment type". The interface is divided into two main sections: "SELECT LOAN ACCOUNT" and "PAYMENT TYPE".

**SELECT LOAN ACCOUNT**

Account Number	Amount Due	Due Date
98-002019-6	\$99.81	Sep 1, 2019

**PAYMENT TYPE**

There are two toggle switches: "Card" (which is turned off) and "E-Check" (which is turned on). Below the toggles, there is a dropdown menu with the text "Select a Payment Method" and the selected option "Checking x4789". A red arrow points from the "E-Check" toggle down to the "Checking x4789" option in the dropdown menu.

3. Select the appropriate payment method

- To view the payoff amount you must choose "Pay off full amount", scroll down and it show the payoff amount

### PAYMENT FREQUENCY

To view the payoff amount you must choose "Payoff full amount" to view the payoff. It will only post a payoff if the "Make a payment" tab is clicked.

Payment Frequency  
Pay Once

Pay off the full amount

Payment Date  
8/14/2019

Payment Total

\$1,120.35

Make Payment

A \$4.95 3rd party processing fee is applied to card payments.  
Make sure to read our [Terms and Conditions](#).

It will only post the payoff if **Make Payment** is clicked.