

## FAQs – Online Loan Payment Service

### 1. What information do I need to set up my Online Loan Payment profile?

You will need your:

- Altier loan account number
- Loan suffix number
- Email address
- Financial institutions routing number and checking/savings account number or
- Debit card number (Visa, MasterCard, Discover only) or
- Credit card number (MasterCard and Discover only)

### 2. What loans can I pay using Altier Credit Union Online Loan Payment service?

You can pay any Altier CU consumer loan. (Boat, car, truck, personal line of credit, home equity etc.)

### 3. Can I make payments in advance or schedule recurring loan payments?

Yes, this service is available 24 hours a day, 7 days a week. You can schedule a loan payment in advance or set up recurring fixed amount payments.

### 4. What if I am making a late loan payment?

Any late fees or other charges will be applied to your account balance. If you have any questions about a late payment to your loan, please contact our Asset Solutions Department at 602.797.3133.

### 5. Are there any limitations on the dollar amount of the loan payment?

There are no limitations on payments made from a checking account. Payments made from a debit or credit card cannot exceed \$600.00. Please call 602.797.3000 for payments in excess of \$600.00.

### 6. When will payments be posted to my loan?

All payments scheduled before 7pm Eastern Time, Monday through Friday, will post the next business day. Payments scheduled after 7pm Eastern Time, Monday through Friday, will post within two business days. Payments submitted on credit union holidays and non-business days will post within two business days. Funds will generally be withdrawn from the account funding the loan payment on the next business day following the date the loan payment is made.

### 7. Will I receive a payment confirmation for my loan payment?

If you have an email address on file, you'll receive an email when a payment is successfully submitted.

### 8. Is there a fee for using the Online Loan Payment service?

Yes, payments made using a debit or credit card will incur a **\$16.00** fee.

### 9. Can I payoff my loan using the Online Loan Payment service?

Yes, please call 602.797.3000 to obtain the correct payoff amount before submitting your payment online.

### 10. Can I cancel a scheduled loan payment?

Yes, you must cancel the scheduled loan payment prior to 7:00 p.m. Eastern Time on the day before the loan payment is scheduled to be processed.