



Biweekly mortgage payments

Follow these simple steps to set up biweekly payments and pay your mortgage off faster.

1.

- Log in to Online Banking.
- Hover over the Additional Services tab and choose **Open Savings Account**.
- Choose **Special Savings**.
- Name the account **Mortgage Savings** or something similar.

2.

A confirmation screen will appear.

3.

You will transfer one-half of your mortgage payment into the new savings account every two weeks.

To schedule the transfer in the **Move Money** window, click **Make a transfer**:

- Choose the account to transfer **From**.
- Choose the Mortgage Savings account to send money **To**.
- Choose the date.
- Optional: If you want the transfer to automatically recur, click the **Repeat transfer** box.
- Enter the amount you want to transfer.*
- Click **Make transfer**.
- Confirm the transfer.

*If you have escrow, your mortgage payment may change each year based on the cost of your property taxes and insurance. Remember to adjust the amount going into your Mortgage Savings account in April, before the new payment amount is applied in May.



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4.

Once you've saved enough for a full payment (every four weeks), make a regular payment on your mortgage.

To schedule the transfer in the **Move Money** window, click **Make a transfer**:

- Choose the **Mortgage Savings** account to transfer **From**.
- Choose your mortgage loan account to send money **To**.
- Choose the date.
- Enter the amount you want to transfer.
- Select **make a regular payment** from the drop-down menu. Write a memo if needed.
- Click **Make transfer**.

The screenshot shows the 'Move Money' form with the following details:

- From:** Mortgage Sav... * (Available: \$1,000.00)
- To:** Fixed Rate M... * (Balance: \$131,636.05)
- Date:** 08/21/2017 (Repeat checkbox is unchecked)
- Amount:** \$966.16 (Note: \$966.16 due \$131,933.59 to payoff)
- I want to:** make a regular payment
- Memo:** September Mortgage Payment
- Buttons:** Make transfer, Cancel

5.

Have some extra money? Apply it directly to your mortgage loan as "pay to principal" payment and save even more!

To schedule the transfer in the Move Money window, click **Make a transfer**:

- Choose the account to transfer **From**. (This doesn't have to be Mortgage Savings.)
- Choose your mortgage loan account to send money **To**.
- Choose the date.
- Enter the amount you want to transfer.
- Select **pay to principal** from the drop-down menu. Write a memo if needed.
- Click **Make transfer**.

The screenshot shows the 'Move Money' form with the following details:

- From:** Simple Checking * (Available: \$925.84)
- To:** Fixed Rate M... * (Balance: \$131,636.05)
- Date:** 08/21/2017 (Repeat checkbox is unchecked)
- Amount:** \$500.00 (Note: \$966.16 due \$131,933.59 to payoff)
- I want to:** pay to principal
- Memo:** Extra Paycheck!
- Buttons:** Make transfer, Cancel