



How to pay loans from an outside account or debit card

Follow these steps to pay your Consumers loan from an outside account or debit card.

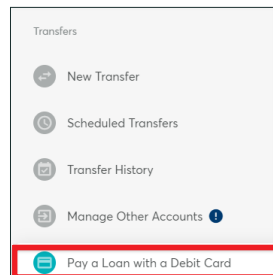
- **All debit card payments**—if made by 3 p.m.—will be applied the same day.
- Making a payment from an **outside account** will take 3-5 days for the payment to post.

How to pay with an outside debit card

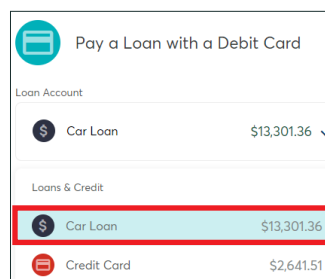
1. Log in to Online Banking and click **Move Money**.



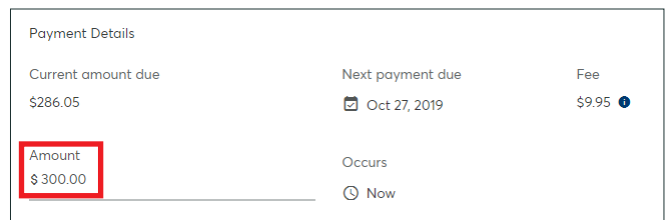
2. Click **Pay a Loan with a Debit Card**.



3. From the loan account drop-down, select **the loan** to be paid.



4. Under "Payment Details", enter **the amount** to be paid.





How to pay loans from an outside account or debit card (cont.)

5.

Enter **Debit Card Details**.

Debit Card Details

Card number	Expiration date MM/20YY	Security code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Name on card		
<input type="text"/>		
Billing Address		
City	State	Zip code
<input type="text"/>	<input type="text"/>	<input type="text"/>

6.

Read and accept the *Terms & Conditions*.
Note: There is a \$9.95 fee for paying by debit card.

I agree to the Terms & Conditions, including the \$9.95 fee for this transaction.

7.

Click **Review Payment**.

8.

Click **Confirm**.



How to pay loans from an outside account or debit card (cont.)

How to make a payment with an outside account

1.

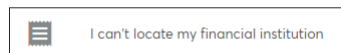
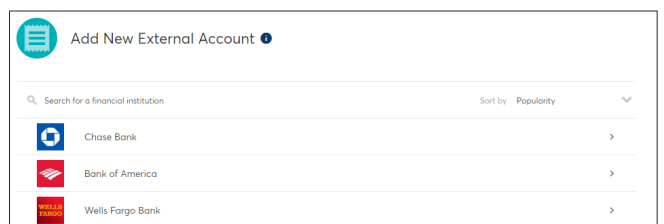
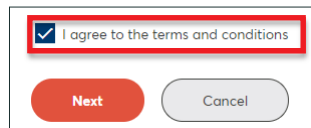
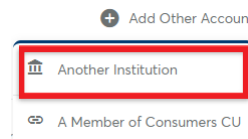
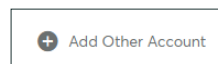
Log in to Online Banking and click **Move Money**.
2.

On the upper right-hand side of the screen, click **Add Other Account**.
3.

Click **Another Institution** from the drop-down.
4.

Read and agree to the *Terms & Conditions*, and click **Next**.
5.

Use the search feature to find and select your other financial institution.
Tip: If you are unable to find your financial institution, click the **I can't locate my financial institution**.



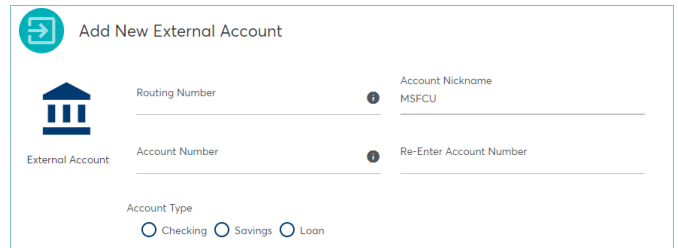


How to pay loans from an outside account or debit card (cont.)

6.

Enter the following pieces of information:

- **Routing Number**
- **Account Number**
- **Account Nickname**
- **Account Type**



The screenshot shows a form titled "Add New External Account" with a bank icon. It contains fields for "Routing Number", "Account Number", "Account Nickname" (with "MSFCU" entered), and "Re-Enter Account Number". Below these fields is a section for "Account Type" with radio buttons for "Checking", "Savings", and "Loan".

7.

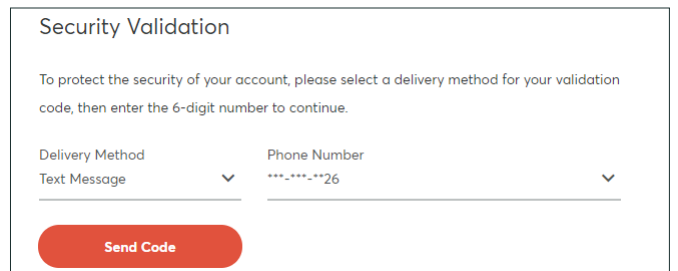
Click **Connect**.



The screenshot shows two buttons: a red "Connect" button and a grey "Cancel" button.

8.

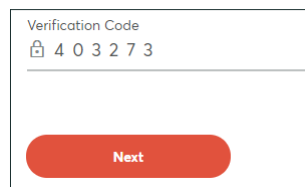
Select a security verification code delivery method from the dropdown, and click **Send Code**.



The screenshot shows a "Security Validation" screen. It includes a message: "To protect the security of your account, please select a delivery method for your validation code, then enter the 6-digit number to continue." Below this are two dropdown menus: "Delivery Method" (set to "Text Message") and "Phone Number" (set to "****-***-26"). A red "Send Code" button is at the bottom.

9.

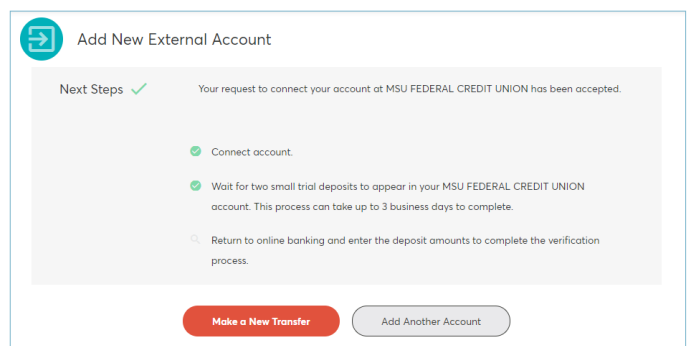
Enter the **Verification Code**, and click **Next**.



The screenshot shows a "Verification Code" input field with a lock icon and the code "4 0 3 2 7 3" entered. A red "Next" button is below the field.

10.

Click **Make a New Transfer**.



The screenshot shows a confirmation screen titled "Add New External Account". It features a "Next Steps" section with a green checkmark and a message: "Your request to connect your account at MSU FEDERAL CREDIT UNION has been accepted." Below this are three steps: "Connect account.", "Wait for two small trial deposits to appear in your MSU FEDERAL CREDIT UNION account. This process can take up to 3 business days to complete.", and "Return to online banking and enter the deposit amounts to complete the verification process." At the bottom are two buttons: a red "Make a New Transfer" button and a grey "Add Another Account" button.



How to pay loans from an outside account or debit card (cont.)

11.

In the "New Transfer" window:

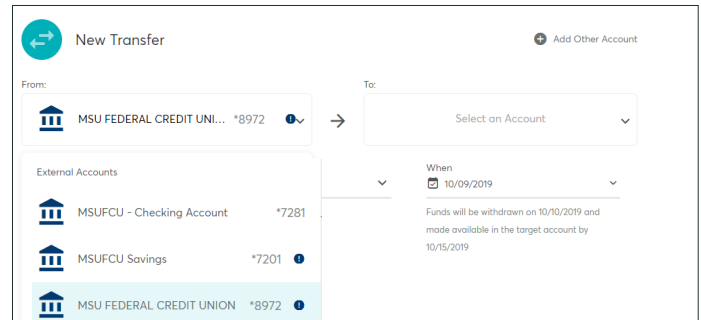
- Select the external account to pay **From**
- Select the loan account to be paid **To**
- Choose the payment type from the drop-down menu if applicable: **regular payment** or **other**

Note: For non-regular payment amounts, select *other* first and then enter the payment amount

- Choose **when** the transfer will occur.

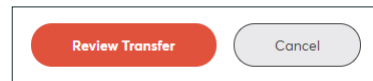
Note: Electronic transfers take a few days to process.

Important: Making a payment with an outside account takes 3-5 days to post. Please make sure your funds will be available by the appropriate target date. If not, please use the pay by debit card option.



12.

Click on **Review Transfer**.



13.

Click on **Confirm Transfer**.

