Monthly Autopay

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What is autopay?

Autopay, meaning recurring monthly ACH drafts, allows you to pay your loan automatically each month from your checking or savings account. You may also opt for budget drafts if you would like to split your monthly payment into two recurring drafts every 14 days.

Autopay gives you peace of mind because your mortgage can be automatically drafted each month—you won't have to write and mail a check or remember to make your payment online.

What are the benefits?

- There is no fee to enroll.
- There are no checks to write.
- Your payment amount will adjust in the event of any changes to your interest rate or escrowed amount. Don't worry, we will notify you in advance of any changes!
- Avoid late fees and negative credit reporting while your monthly payment is made on time according to your selected draft date.
- You get to select your payment date. In most cases you can select a draft date up to fourteen (14) days past your due date.
- You can also include additional principal in your autopay set-up.

How can I set up autopay?

You can login to our website or app and enroll in a few simple steps:

- Go to *Payment*.
- In the *Make a Payment* box, you will find *Autopay* toward the bottom.
- Click *Enroll in Autopay* and follow the instructions.
    - Note: If your scheduled draft occurs on a holiday or weekend, it should be debited the following business day.
    - You will have the option to add additional principal to your payment while enrolling.
- Next, you will receive an email from us confirming your request has been submitted.

Please note:

- Your enrollment in autopay will not be effective immediately as we process your request.
- Once a test draft is completed and confirmed, we will send you an enrollment notification letter. If the test draft is not confirmed, we will notify you.
- Any payments due prior to the day and month you requested automatic drafts to begin must be made via check, online payment, or over the phone.
- If your account is past due on your first scheduled draft date, your draft will not occur until your account is not past due.

How can I make changes to my Autopay settings?

To make changes to your Autopay selections, login and go to *Payment*. In the *Autopay* box, select *Modify Settings*, and the edit screen will display.

How can I cancel Autopay?

Log in and go to *Payment*, and in the *Autopay* box, select *Modify Settings*, and the edit screen will display. At the bottom of the edit box, click *Unenroll from Autopay*.

Keep in mind, if you are attempting to cancel your Autopay with fewer than two (2) business days until your next draft, the cancellation may not be effective until the following month.