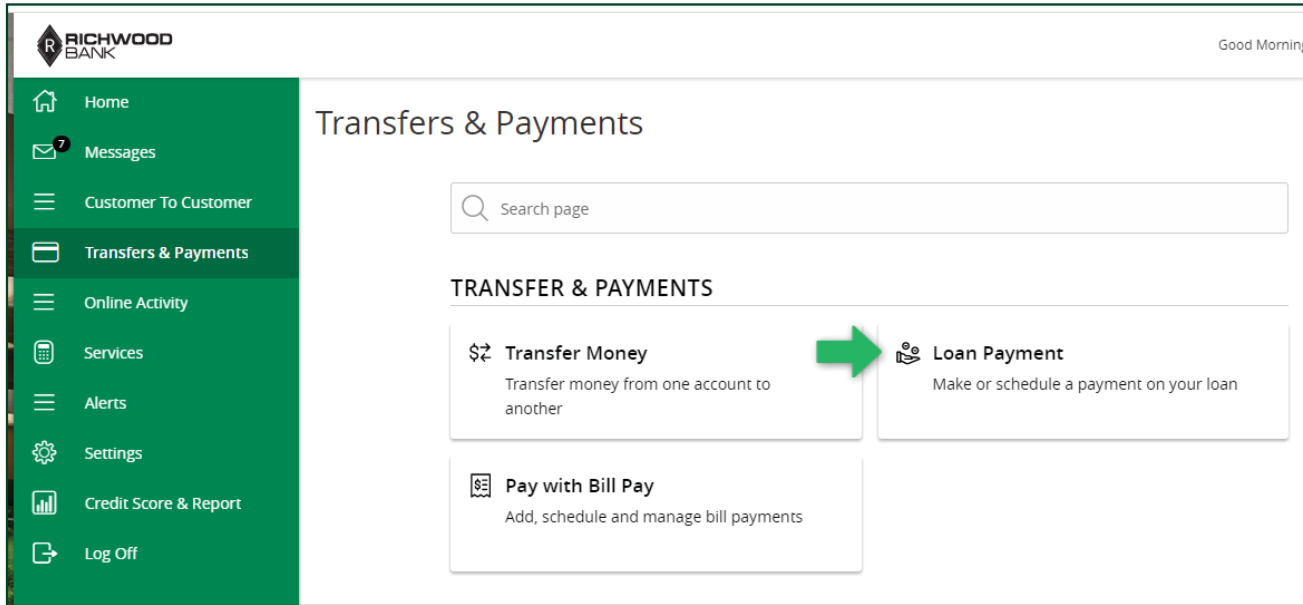


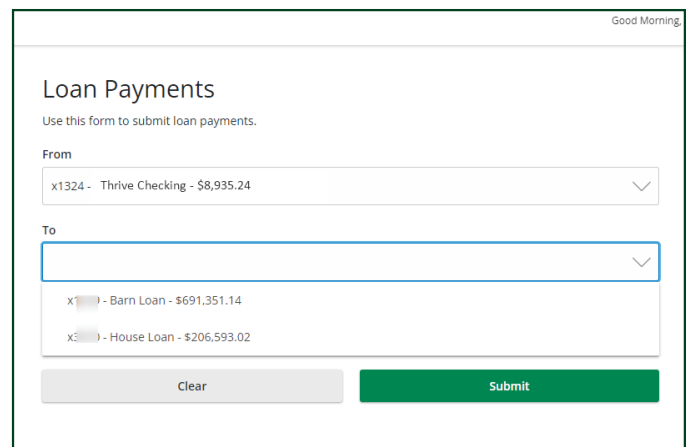
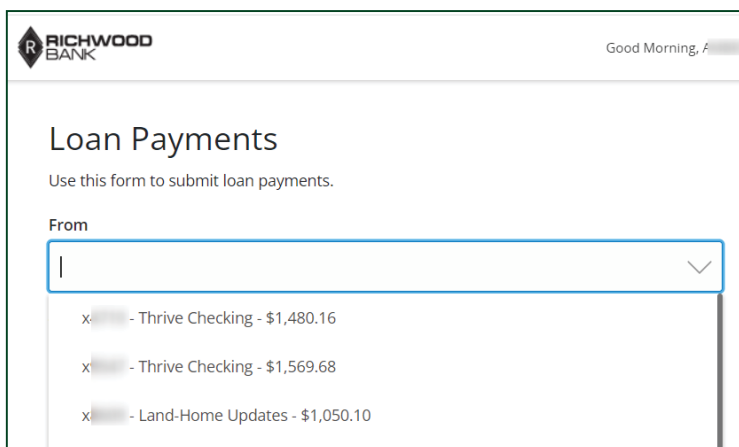
# Loan Payment Instructions

## Here's how to transfer funds to pay a loan:

To transfer funds from a checking or savings account to your loan, go to **Transfers & Payments**, then select **Loan Payment**.



From the drop-down, select which account you want to fund the payment. Next select which loan you'd like to pay.



After you **select a loan**, the system will provide you with the balance, payment amount, payment date, and other details. If you want to continue to pay the selected loan, **click the Payment Type** and **select which type of payment you'd like to make**:

**Regular Payment** – This is your monthly payment amount due, cannot be edited.

**Other Payment** – This behaves similar to a regular payment except you can edit the dollar amount. This should be used if want to pay more or less than your monthly payment.

**Principal Payment** – This payment type goes strictly your principal balance and does not include any interest or fees.

**Escrow Payment** – This should only be used if you escrow your taxes and insurance with us. This option allows you make additional payments into your escrow account, if you know your insurance or taxes are going up you could utilize this in attempt to not have a shortage during analysis.

**RICHWOOD BANK** Good Morning,

## Loan Payments

Use this form to submit loan payments.

**From**  
x1324 - Thrive Checking - \$8,935.24

**To**  
x - Barn Loan - \$691,351.14

<b>Current Balance:</b> \$691,351.14	<b>Interest Rate:</b> 4.5000%	<b>Year-to-date interest amount:</b> \$12,948.80
<b>Next Payment Amount:</b> \$3,939.18	<b>Next Payment Date:</b> 6/1/2023	<b>Payoff Amount:</b> \$691,478.37

**Payment Type**

- Regular Payment
- Other Payment
- Principal Only Payment
- Escrow only Payment

If you **select a regular payment**, the system will automatically populate the Payment Amount based on what is due.

The screenshot shows the Richwood Bank payment interface. At the top left is the Richwood Bank logo, and at the top right is the text "Good Morning". Below this is a summary table of loan details:

<b>Current Balance:</b> \$691,351.14	<b>Interest Rate:</b> 4.5000%	<b>Year-to-date interest amount:</b> \$12,948.80
<b>Next Payment Amount:</b> \$3,939.18	<b>Next Payment Date:</b> 6/1/2023	<b>Payoff Amount:</b> \$691,478.37

Below the table, the "Payment Type" is set to "Regular Payment". The "Payment Amount" is read-only and shows "\$ 3,939.18". A checkbox labeled "Make this a recurring transaction" is highlighted with a green box and is currently unchecked. Below this is an information box with an "i" icon, stating "Regular payment amount due: \$3,939.18" and "Total Payment Amount: \$3,939.18". The "Date" field is set to "05/02/2023". There is a "Memo (optional)" field which is currently blank. At the bottom are two buttons: "Clear" and "Submit".

To make this payment automatically occur each month, **check the 'Make this a recurring transaction' box**. Add a Memo if you'd like to see a description on your statement, or you can leave this blank. **Click Submit and your loan payment will be processed.**