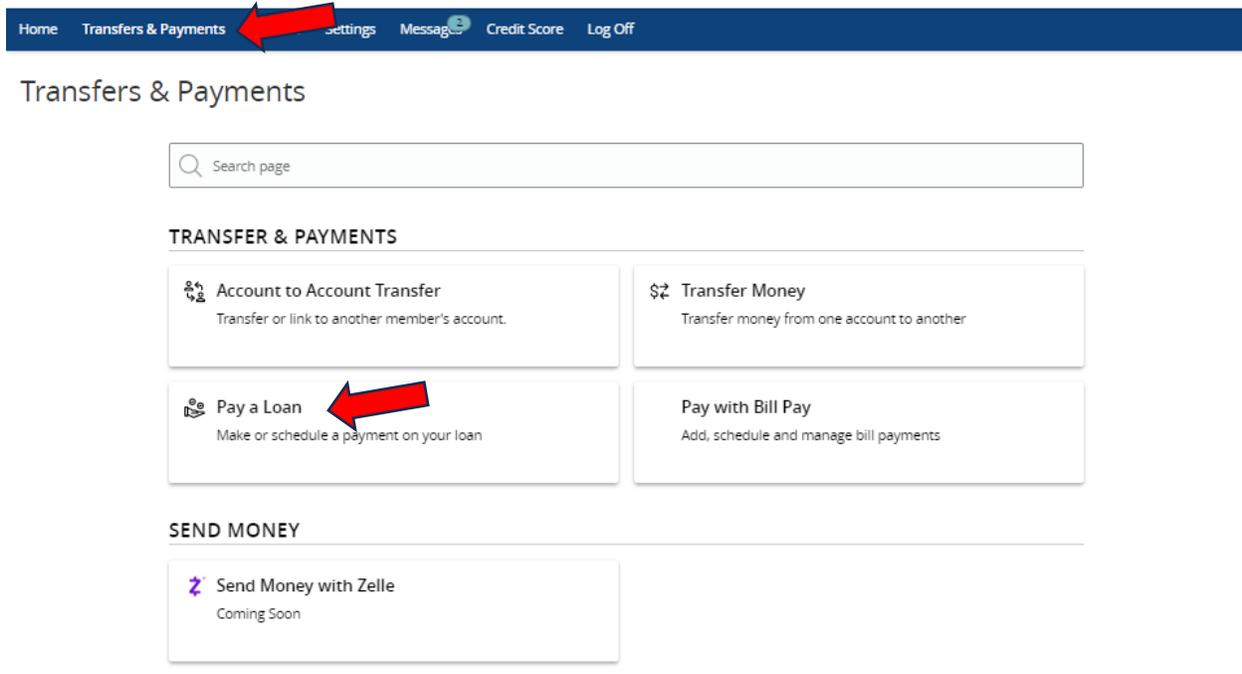


Step 1: Navigate to the Payment Portal

- On the home screen, click Transfers & Payments in the menu. Then, choose the tile for Pay a Loan.



The screenshot shows the 'Transfers & Payments' menu. At the top, there is a navigation bar with 'Home', 'Transfers & Payments', 'Settings', 'Messages', 'Credit Score', and 'Log Off'. Below this is the 'Transfers & Payments' section, which includes a search bar and a 'TRANSFER & PAYMENTS' heading. Under this heading, there are four tiles: 'Account to Account Transfer', 'Transfer Money', 'Pay a Loan', and 'Pay with Bill Pay'. A red arrow points to the 'Transfers & Payments' menu item in the navigation bar, and another red arrow points to the 'Pay a Loan' tile. Below the 'TRANSFER & PAYMENTS' section is a 'SEND MONEY' section with a 'Send Money with Zelle' tile.

Step 2: Select Payment Accounts and Payment Type

- Once on the page, select the desired “from” Account in the drop-down.
- In the following drop-down menu, select the desired “to” Account.

Loan Payments

The screenshot shows the 'Loan Payments' form. It has three drop-down menus: 'From', 'To', and 'Payment Type'. Each menu is currently empty and has a downward arrow on the right side.

(continued on next page)

Step 3: Select Payment Type

- From the third drop-down menu, select the desired Payment type.

Payment Type

Regular Payment

Principal Only Payment

Paydown to \$0

Other Payment

- **Regular Payment:** Choose this option to pay your normal monthly payment amount.
- **Principal Only Payment:** Choose this option to make a supplemental payment that is applied directly to your loan's principal amount. This option typically exceeds regular payment amounts and is used by borrowers to help pay down their loans faster.
- **Paydown to \$0:** Choose this payment option to pay the entirety of what remains on your loan or Mastercard payment.
- **Other Payment:** Choose this option to make a payment that does not qualify for the other three categories.
- Once this is complete, additional dropdowns will appear.

Step 4: Enter and confirm the Payment Amount.

- Depending on your payment type option, this field may be auto-filled. Please enter the desired payment amount if it does not auto-fill the payment information.

Payment Type

Other Payment

Payment Amount

\$		0.00
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(continued on next page)

Step 5: Set the date for your transaction to process.

- You can make your payment a recurring transaction. If you do not select the option to make a recurring transaction, you will choose a date for the transaction to process from the following drop-down.

Make this a recurring transaction

Date (MM/DD/YYYY)

02/14/2024 

- If you choose to make the payment a recurring transaction, you will select the desired payment frequency and how long you would like the payment to occur.

Make this a recurring transaction

Select Payment Frequency



Start Date (MM/DD/YYYY) End Date (MM/DD/YYYY)

02/13/2024  

Repeat forever

Step 6 (Optional): Make a memo for your payment.

- You have the option to write a memo for your payment.

Memo (optional)



Step 6: Submit your payment.

- Please review all the payment information to confirm that it is correct. Then, use the submit button to make your payment.