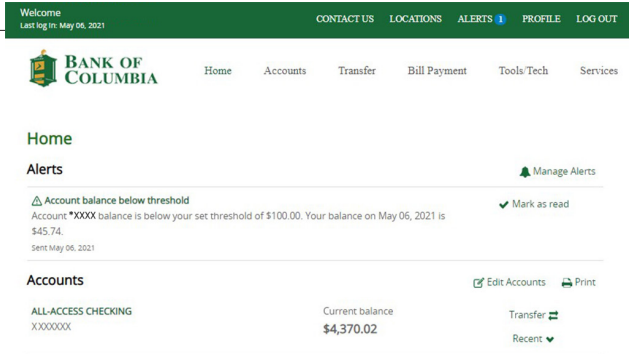


INTERNET BANKING & LOAN PAYMENTS

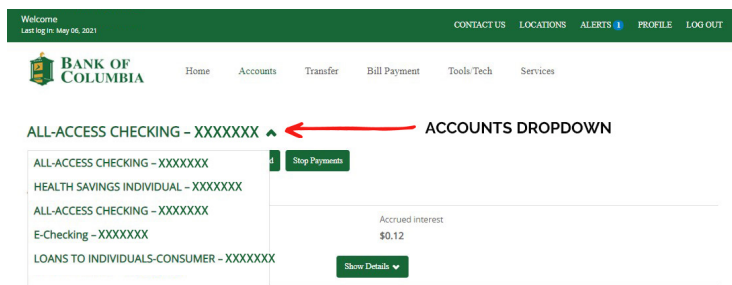
Using the Transfer Function to make your Loan Payment

WWW.BANKCOLUMBIA.COM

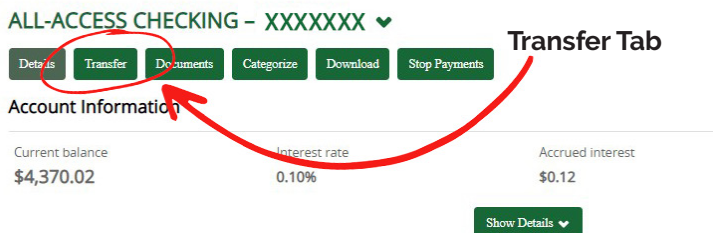
1. **Log in** to the Internet Banking portal.
2. The Internet Banking home page offers an overview of your accounts along with convenient access to transfers. You can access transfers by either **selecting from the ACCOUNTS or TRANSFERS** tabs at the top of the page.
3. If you select the **ACCOUNTS** tab, you will then select the account you will be making the transfer/payment from. Then select the **TRANSFER** tab at the top.



▲ INTERNET BANKING HOME PAGE



▲ ACCOUNTS TAB DROPPDOWN



4. From the **TRANSFER** landing page: You will choose the account you would like to make the transfer/payment **from** and the account/loan the transfer/payment will be made **to**. Fill in the **date** you would like the payment to be made.

5. If you would like to set the payment as **RECURRING** click the **REPEAT BOX** and select the frequency from the dropdown menu. Select the appropriate transfer on date and how long the repeated transfer will be made.

6. The default setting for the payment is for the amount of your regularly scheduled payment. If you'd like to change the payment, select which payment you'd like to make (regular or principal) from the dropdown menu and fill in the amount.

Create A Transfer

Transfers initiated after 4:00pm will be posted on the next business day. Electronic transfers from savings are limited to 6 per month

From account * Select the account you are making the payment FROM
Current balance: \$4,370.02

To account * Select the loan you are making the payment TO
Ledger balance: \$14,190.28

Date Repeat... To set up recurring payments, click the REPEAT box

Amount * Regular payment of \$341.06, due by Jun 05, 2021
 Regular payment of

Description

* Indicates required field

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Transfers initiated after 4:00pm will be posted on the next business day. Electronic transfers from savings are limited to 6 per month

From account * Select the account you are making the payment FROM
Current balance: \$4,370.02

To account * Select the loan you are making the payment TO
Ledger balance: \$14,190.28

Date Repeat... To set up recurring payments, click the REPEAT box

Amount * Regular payment of \$341.06, due by Jun 05, 2021
 Principal payment of **\$100.00**

If you want to make your regular payment click the Regular payment radial. If you want to make a payment that will ONLY apply to the principal balance select Principal from the dropdown menu and enter the payment amount.

Description

* Indicates required field

REGULAR PAYMENTS

Example: Your regular payment is \$200.00 but you want to pay \$300.00 this month. If you select Regular payment from the dropdown and fill in the payment amount with \$300.00, your regular payment of \$200.00 will be paid and the remaining \$100.00 will be applied to the next month's scheduled payment. The next payment due would be \$100.00.

PRINCIPAL PAYMENTS

Example: If you want to pay an extra \$100.00 toward the principal balance, you would make **TWO** payments: Submit one regular payment with the default option of the regular payment amount; and then you would select principal from the dropdown and enter the payment amount of \$100.00. Next month's payment would be the regularly scheduled payment.