# **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.



#### ▲Accounts TAB DROPDOWN



Welcome Last log In: May 06, 2021			CONTACT US	LOCATIONS	ALERTS 1	PROFILE	LOG OUT	
BANK OF COLUMBIA	Home	Accounts	Transfer	Bill Paym	ent Too	ols/Tech	Services	
Home								
Alerts						A Manag	je Alerts	
Account balance below thresh Account *XXXX balance is below y \$45.74. Sent May 06.2021	old our set threshol	ld of \$100.00. You	ur balance on M	Лау 06, 2021 is	~	Mark as rea	ad	
Accounts					🕑 Edit A	ccounts	Print	
ALL-ACCESS CHECKING			Current balan	ce	т	Transfer 君		
XX00000K		\$4,370.02				Recent 👻		

### ▲ INTERNET BANKING HOME PAGE

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.

From account *	ALL-ACCESS CHECKING - XXXXXXX	Select the account you are making the payment FROM	
	Current balance: \$4,370.02		
o account *	LOANS TO INDIVIDUALS-CONSUMER - XXXXXXX	Select the loan you are making the payment TO	
	Ledger balance: \$14,190.28		
Date	05/17/2021 To set up recurring payments,		
Amount *	O Regular payment of \$341.06. due by Jun 05. 2021	more than the amount of your regular	
		payment, the amount over will be applied to your next regular payment, not to the	
	O Regular V payment of	remaining principal balance.	
Description	You may enter a description in this field if you'd like, but it is	not required.	
	* Indicates required field		

Croato & Transfer



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From account *		ALL-ACCESS CHECKING - XXXXXXX	Select the account you are making the payment ERO				
		Current balance: \$4,370.02					
o account *		LOANS TO INDIVIDUALS-CONSUMER - XXXXXXX	<ul> <li>Select the loan you are</li> <li>making the payment TO</li> </ul>				
		Ledger balance: \$14,190.28					
Date		05/17/2021     Image: Construction of the construction of th					
mount *	If you want to make your regular paymen click the Regular payment radia	t I, O Regular payment of \$341.06, due by Jun 05, 2021 vill ONLY vill ONLY	vant to make a payment that apply to the principal balance				
		Principal v payment of \$100.00	Principal from the dropdown d enter the payment amount.				
escription		You may enter a description in this field if you'd like, but it is not required.					
		* 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.