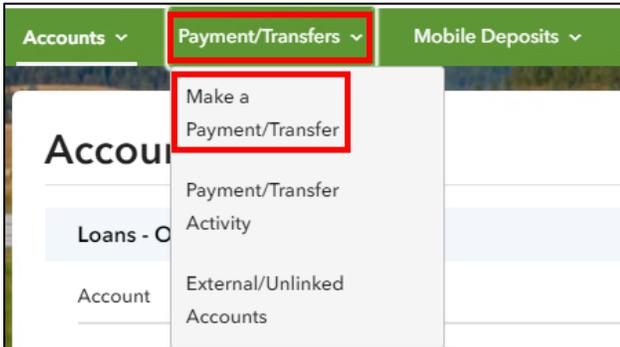


How to Schedule a Payment

Customer must add external account before he/she can make a payment! This process takes 1-3 business days!

1. Click **Payment/Transfers**, then select **Make a Payment/Transfer** from the sub menu.



2. Complete the information needed to make the transfer(s).
 - ✓ From
 - ✓ To
 - ✓ Payment Option (see image below)
 - ✓ Schedule (Transfers scheduled on a weekend or holiday will be delayed until the next business day.)
 - ✓ Payment/Transfer Date (Select the payment/transfer date for one business day before the funds need to post to your account. Cut off time is 4 PM Central, 5 PM Eastern.)
 - ✓ Description (Optional for customer's use only)

Payment options available; however, these are not always an option. It depends on when one logs in to create the payment.

From

ext acct (External Account) - x123
External Account

To

FARM IMPROVEMENT
Current \$5,115.62

Payment Option

Payment Due/Billed \$149.32

Payment Due/Billed \$149.32

Principal-Only Payment

Interest-Only Payment

Fixed Amount \$149.32

Payment Due/Billed – pays everything due and splits P and I accordingly. This option is only available when a bill is out there. Bills usually drop around the 10th of the month.

Principal Only Payment – applies to the loan as extra principal payment and does not change the next billed amount due.

Interest Only Payment – pays down interest but may not change the regular payment amount due.

Fixed Amount – pays everything due with extra applied to special principal (SPP). This option is available when an account is due and/or past due. This amount can be edited. If account is past due, it pays anything past due first.