

Automatic Payments

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What is autopay?

If you choose to enroll for Autopay, your monthly payments will automatically draft from your chosen checking or savings account on the day you choose. Autopay can help save you time and peace of mind, as you won't have to remember to mail a check or make a one-time payment online or by phone.

What are the benefits?

- There is no fee to enroll.
- There are no checks to write.
- Your payment amount will adjust in the event of any changes to your interest rate or escrowed amount. Don't worry, we will notify you in advance of any changes!
- Avoid late fees and negative credit reporting while your monthly payment is made on time according to your selected draft date.
- You get to select your payment date. In most cases you can select a draft date up to fourteen (14) days past your due date.
- You can also include additional principal in your autopay set-up.

How can I set up autopay?

You can log into your online account to enroll in a few simple steps:

- Go to *Payment*.
- In the *Make a Payment* box, you will find *Autopay* toward the bottom.
- Click *Enroll in Autopay* and follow the instructions.
 - Note: If your scheduled draft occurs on a holiday or weekend, it should be debited the following business day.
 - You will have the option to add additional principal to your payment while enrolling.
- Next, you will receive an email from us confirming your request has been submitted.

You may also enroll for autopay by phone at [866-935-9688](tel:866-935-9688) or via the link below:

Download: [Automatic Payments Enrollment Form.pdf](#) 

Please note:

- Your enrollment in autopay will not be effective immediately as we process your request.
- Once a test draft is completed and confirmed, we will send you an enrollment notification letter. If the test draft is not confirmed, we will notify you.
- Any payments due prior to the day and month you requested automatic drafts to begin must be made via check, online payment, or over the phone.
- If your account is past due on your first scheduled draft date, your draft will not occur until your account is not past due.

How can I make changes to my autopay settings?

To make changes to your Autopay selections, login and go to *Payment*. In the *Autopay* box, select *Modify Settings*, and the edit screen will display.

How can I cancel autopay?

Log in and go to *Payment*, and in the *Autopay* box, select *Modify Settings*, and the edit screen will display. At the bottom of the edit box, click *Unenroll from Autopay*.

Keep in mind, if you are attempting to cancel your Autopay with fewer than two (2) business days until your next draft, the cancellation may not be effective until the following month.

Budget Drafts (Biweekly Recurring Payments)

Can I split my monthly payment into two payments?

Yes, by enrolling for **Budget Drafts**, you can schedule automatic recurring ACH drafts from your checking or savings account every 14 days. Once enrolled, half of your monthly mortgage payment will draft two times per month to complete your monthly payment. You also have the option to add additional principal.

How do Budget Drafts work?

With Budget Drafts, payments are automatically drafted every 14 days. Each draft will be for one half of the monthly payment and one half of any additional principal you may wish to pay.

The initial payment will be held in unapplied funds until the second payment is made. Once we receive the second payment, the combined amount will be posted to your loan as your full monthly payment.

It is important to note that to participate in the program you **MUST** be paid ahead one month at the time you set up Budget Drafts.

We do not charge a fee for this program.

What are the benefits?

Budget Drafts are designed to help you reduce your interest charges, build equity faster, and pay off your loan sooner by making additional principal payments—when enrolled, you will make one extra payment per year.

Budget Drafts will allow you to make one full mortgage payment directly towards principal over the course of a year. This helps you reduce the amount of interest you will have to pay over the life of the loan.

In addition, enrolling for Budget Drafts will give you peace of mind because your biweekly payments will be drafted automatically—you won't have to write and mail a check or remember to make a one-time payment online.

How can I enroll?

There are some requirements that must be met in order to enroll in Budget Drafts.

1. You have already made at least one loan payment to us;
2. Your loan is paid ahead at least one month (for example, if it is May, you need to have made your May payment and your June payment);

To enroll, please contact at [866-935-9688](tel:866-935-9688).

Once the above requirements are met, we will take your ACH draft information (checking or savings account number and routing number) and complete a test draft. Once confirmed, we mail you an enrollment notification letter.

If you have questions regarding Budget Drafts, please contact us. As your mortgage partner, we'll be happy to help!
