



GOOD THINGS TO KNOW

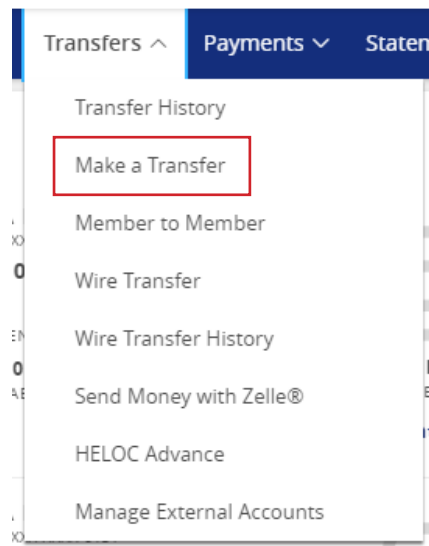
How to Make a Principal Payment from an External Account into CCU

If you'd like to make a principal payment to your CCU loan from an external account, follow these easy steps to transfer funds into a CCU account first (transfers are typically processed within one business day), then complete the payment to your loan.

Please Note: Principal payments are only available if your loan is current.

Step 1: Transfer Funds from External Account to CCU Account:

1. **Login** to your **Online Banking** account.



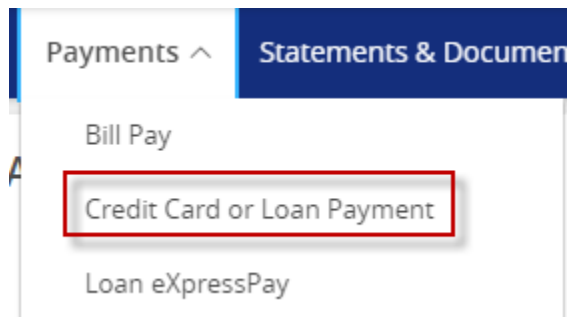
3. **Enter the transfer details:**
 - o **From:** Select your **External Account**
 - o **To:** Select your **CCU Deposit Account**
 - o **Amount:** Enter the desired amount
 - o **Frequency:** Choose your preferred transfer frequency.
 - o **Send On/Deliver By Date:** Select the date for the transfer.
4. **Select Transfer Funds** to complete this transfer.

The screenshot shows the 'Funds Transfer' form on the Consumers Credit Union website. The form includes the following fields and options:

- From Account:** A dropdown menu with 'EXTERNAL | External Checking' selected.
- To Account:** A dropdown menu with 'Rewards Checking' selected.
- Amount:** A text input field with a dollar sign (\$) on the left and '100.00' entered on the right.
- Frequency:** A dropdown menu with 'One time transfer' selected.
- Send On:** A date picker field with '11/12/2024' selected.
- Deliver By:** Radio button options for '11/12/2024' (selected) and '11/13/2024'.
- Memo (optional):** An empty text input field.
- Transfer Funds:** A blue button at the bottom of the form.

Step 2: Make a Principal Payment to Your Loan

5. Navigate to **Payments > Credit Card or Loan Payment**



6. Enter the payment details:

- o **From:** Select your **CCU Deposit Account**.
- o **To:** Choose your **loan account**.
- o **Payment Type:** Click to select **Principal Only Payment**.
- o **Amount:** Enter the amount you wish to apply to the principal.
- o **Date:** Select the payment date.

7. Select **Submit** to complete your payment.

Offers ▾ Payments ▾ Statements & Documents Profile & Settings Open an Account Special Offers Help/Contact Us Log Off

Credit Card or Loan Payment ?

Use this form to submit payments.

From

Rewards Checking ▾

To

Personal Loan ▾

Date Opened: 5/17/2022	Current Balance: \$4,688.47	Current Year Interest Paid: \$490.31
Rate: 10.24%	Interest Balance: 36.83	Last Payment Date: 10/16/2024
Member Number:	Next Payment Due Date: 11/16/2024	Payoff Balance: \$4,725.30
Routing Number: 271989950	Regular Payment Amount: 150.00	Next Payment Amount: \$150.00


Payment Type

Principal Only Payment ▾

Payment Amount

\$

Date (MM/DD/YYYY)



Memo (optional)

• Note on payments: Any additional payment exceeding the current amount due will be applied to the balance.