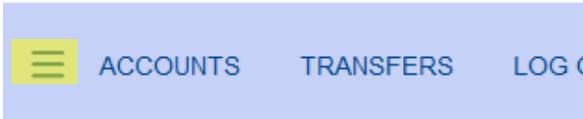
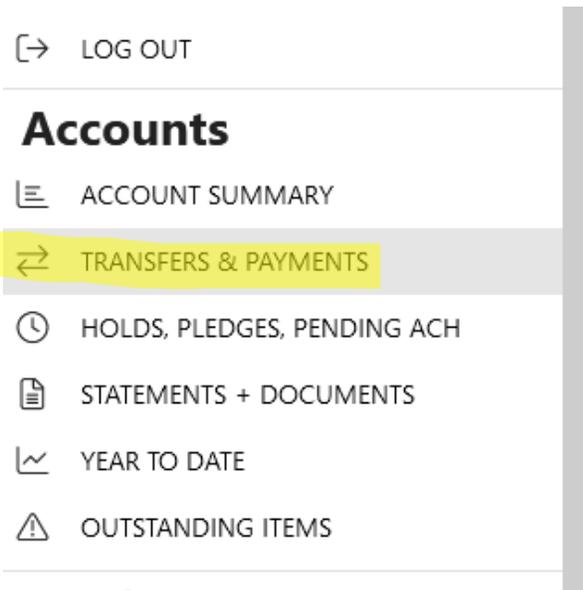


Loan Payments Via Online Banking

1. Once you have signed into online banking, select the "hamburger" menu in the upper left-hand corner (mobile users will just select "Transfer" on the bottom menu)



2. From the "hamburger" menu, select "TRANSFERS & PAYMENTS" (does not apply to mobile users)



3. In the “Start New Transfer” section, select the drop-down menu for “Transfer From”

[START NEW TRANSFER](#)
[VIEW SCHEDULED TRANSFERS](#)
[TRANSFERS HELP](#)

Start New Transfer

To start, please select which suffix or account you wish to transfer to.

Transfer From *

Transfer To *

\$Amount

CONTINUE

Don't see your suffix?

Some suffixes may be ineligible for transfer due to regulations or other reasons, for more information see [Transfers help](#)

4. In the “Transfer From” drop-down menu you will select “Receive money from a credit or debit card”

[START NEW TRANSFER](#)
[VIEW SCHEDULED TRANSFERS](#)
[TRANSFERS HELP](#)

Start New Transfer

To start, please select which suffix or account you wish to transfer to.

Local Accounts

1 - [REDACTED]

2 - [REDACTED]

Credit/Debit Card

Receive money from a credit or debit card

\$Amount

CONTINUE

5. In the “Transfer to” drop-down menu you will choose the loan suffix that the payment should be applied to. **Please note that this feature is only available for loan payments and funds cannot be transferred to regular account suffixes.**
6. Then, from the Payment Options drop down menu, choose whether payment should be a specified amount, regular payment amount or loan payoff amount. (There is a 3% fee based on the amount selected, with a \$1 minimum fee)
7. If “specified amount” is chosen, an Amount field will appear for specific amount to be entered. (Maximum transfer amount is \$2,000.00)
8. Once information is complete, select continue.

[START NEW TRANSFER](#)

[VIEW SCHEDULED TRANSFERS](#)

[TRANSFERS HELP](#)

Start New Transfer

To start, please select which suffix or account you wish to transfer to.

Transfer From *
Receive money from a credit or debit card
Maximum Transfer: \$2,000.00

Transfer To *
51
Loan Balance: [REDACTED]

Payment Options
Specify an Amount

Amount *
\$100.00

[CONTINUE](#)

[Don't see your suffix?](#)

Some suffixes may be ineligible for transfer due to regulations or other reasons. for more information see [Transfers](#)

9. You will need to accept the terms of the disclosure stating that you authorize the payment and associated fees to be charged to the card information given and that if the payment is declined or returned for any reason you are still responsible for the payment by alternative means.

Disclosure

By completing and submitting the card information, you authorize White River Credit Union to initiate a charge in the specified amount to the credit or debit card number you provide for credit to your White River Credit Union loan. A service charge is assessed for processing this request and is included in your total amount. You certify that you are authorized to initiate charges to the credit or debit card number you provide. If the card transaction is rejected or returned for any reason, the amount will be deducted from your loan account and you will be responsible for making the loan payment by alternate means.

[ACCEPT](#)

[DECLINE](#)

10. Once disclosure is accepted, the card number, expiration date, CVC (3-digit code on the back of the card) and zip code associated with the card will need to be entered. Once it is entered, hit continue.

Card Transfer

Credit Card Number

Expiry Date CVC ZIP

CONTINUE

11. After hitting continue a screen will come up to verify the payment/transfer information. It will show the transfer is coming from a card, to what loan suffix, what amount it is for, what the fee amount being charged is and what the total of the transaction is. If for any reason you do not agree to the transaction, you can exit, and the transaction will not be processed. If you agree to the fee and transaction total, you will select that you agree and have read and understand the card transfer disclosure (you have the option to view the disclosure again before agreeing). Once reviewed and agreed to, you will select “Submit” to complete the transaction.

Card Transfer

Transfer From 
Card

Transfer To
111 - FIRST CHOICE CHK

Amount
\$1.00

Fee charged to 110 - BUSINESS CHCK
\$5.00

Total
\$6.00

I confirm that I agree to this transfer and fees, and have read and understand the card transfer disclosure

[VIEW DISCLOSURE](#) [SUBMIT](#)