

Transfers – Funds Transfer and Loan Payments

Transfers submitted prior to 3:30 pm Central are effective same business day and will process at your external bank the next business day.

1

Select **Transfers** menu

Choose **Funds Transfer** for transfers to your external account or to FCM Stand Alone

Choose **Loan Payments** for payments to your loans (select loan in 'To' field)

2

- Select **From and To Account**
- **Payment Type*** (see #3 below)
- Enter **Amount \$**
- Date
- Memo (displays with transaction)
- **Submit**

3

***Loan Payments by Payment Type:**

Regular* - populates total amount due; amounts in excess of amount populated will reduce principal (not applied to future principal billed)

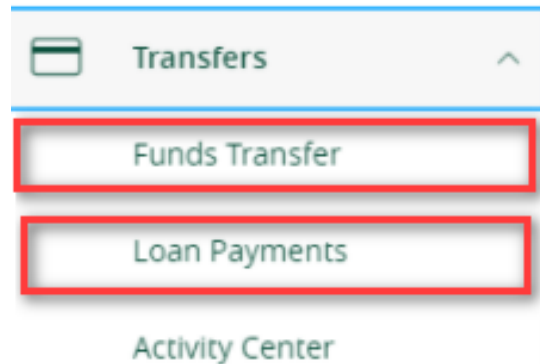
Early Principal – use to pay future principal billings (not yet billed)

Interest Only – use to pay interest only

Principal Only – use to pay principal only

For linked FCM RLOC, transact against Loan in Loan Payments and funds will sweep between the linked FCM RLOC.

*Make a Regular Payment recurring for same amount by checking "Make this recurring"



Payment Type *

Regular Payment

Regular Payment

Early Principal Payment

Interest Only Payment

Principal Only Payment

Make this recurring

Activity Center

Single Transactions Recurring Transactions Remote Check Capture

Search transactions

Created date Status Transaction Type Account

View Online Transfers in **Transfers>Activity Center**

Tip – Nickname your accounts

Use the Nickname option on the home screen so the account description appears in the From/To drop down selections