

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

Funds Transfer - use for transfers to your external account or to FCM Stand Alone.

Loan Payments - use for payments to your loans.

2

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

3

***Loan Payment Types:**

Regular - use to pay total amount due. If 0.00 displays, amount entered will be applied to principal only; not next amount due.

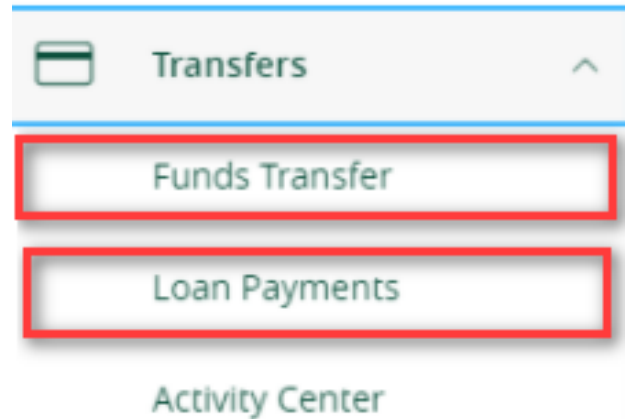
Early Principal - use to reduce next principal due.

Interest Only - use to pay interest only.

Principal Only - use to pay principal only.

Fees - use to pay fees due..

Make this recurring - use to setup recurring transactions for billed OR fixed amounts. See **Activity Center** to view or manage recurring transactions.



Payment Type *?

Regular Payment

Regular Payment

Early Principal Payment

Interest Only Payment

Principal Only Payment

Fees Payment

Make this recurring

Payment Type *?

Regular Payment

Amount *

Choose Billed or Fixed Make this recurring

Pay Billed Amount Due

Pay Fixed Amount

Activity Center

Single Transactions Recurring Transactions Remote Check Capture

Search transactions

Created date Status Transaction Type Account

For **FCM Linked**, transact using the **RLOC loan** and funds will sweep to/from the FCM Linked.

View 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