

## FAQ Sheet

### **Q: How do I access the web portal?**

A: To register online, click [here](#) and set up an account for the online payment system. You will need your account number, date of birth along with the last four digits of your social security number. If you forget your password, you can reset it using the web portal and following the simple prompts. You can also make payments using “Express Pay” without registering.

### **Q: What is my “member number” and how do I find it?**

A: Your “Member Number” refers to your savings account number that was assigned when you opened your account with us. It can be found on the laminated member ID card, your statement, or we can look it up for you by calling our e-Branch at 877-964-3262.

### **Q: What do I need to make my payment?**

A: To process a payment from an external financial institution, you will need either a valid debit card, or your routing and account number.

### **Q: What are the convenience charges?**

A: Charges are listed below:

- Self-service web portal: \$3.00 per payment
- Self-service recurring payments: \$1.00 one-time charge per loan.
- Employee assisted payments: \$6.00 per payment

### **Q: How can I get around paying the convenience charge?**

A: Payments made from a Midcoast FCU savings or checking account are free. One of the many benefits of banking with Midcoast FCU! For more information [contact us](#) today!

### **Q: When will payments post?**

A: Payments made prior to 5PM eastern time will be posted same day, payments made after 5PM will be posted on the next business day.

### **Q: Can I set up recurring payments online or on the phone?**

A: You can set up a recurring payment for a one-time charge of \$1.00 per loan on the web portal. For employee-assisted recurring payment setup, there is a one-time charge of \$6.00 per loan.

### **Q: What types of loans can I pay?**

A: You can make payments on consumer, real-estate, and commercial loans serviced by Midcoast FCU. For payments to your credit card, please click [here](#).

**Q: Can I pay less than the minimum?**

A: Yes, however payments less than the minimum amount due can only be accepted and processed if the loan is in good standing. Please be aware, if your loan becomes past-due, your ability to pay through the online web portal may be suspended until the loan is brought current.

**Q: Can I pay off my loan through the online service?**

A: To ensure the correct payoff amount, please [contact us](#) prior to making your final payment.

**Q: Why can't I see my loan on the web portal?**

A: Loans are searchable by the borrower and co-borrower's names. You will not be able to see a loan if you are not listed as a borrower. Also, to utilize the self-service web portal, your account must be in good standing.

**Q: How will I know my transaction was successful?**

A: You will receive an email confirmation. For payments made over the phone, you will receive a verbal confirmation in addition to the confirmation email.

**Q: What if I need to dispute a payment?**

A: Please contact the financial institution the payment originated from.

**Q: What if a payment is returned?**

A: Returned payments are subject to a Non-Sufficient Fund Fee. Please see the Credit Union's [Truth in Savings Rate & Fee disclosure](#) for more information.

**Q: How many days can I postdate a payment?**

A: Payments can be postdated up to 14 days out.

**Q: How can I cancel a payment that was recently created?**

A: To cancel a payment, please contact our e-Branch at 877-964-3262.

**Q: Why is there a convenience charge?**

A: We incur expenses for processing loan payments from accounts at other financial institutions. We encourage you to make Midcoast FCU your primary financial institution by setting up a checking account, enrolling in online banking, and setting up monthly payments through our online Bill Pay service.