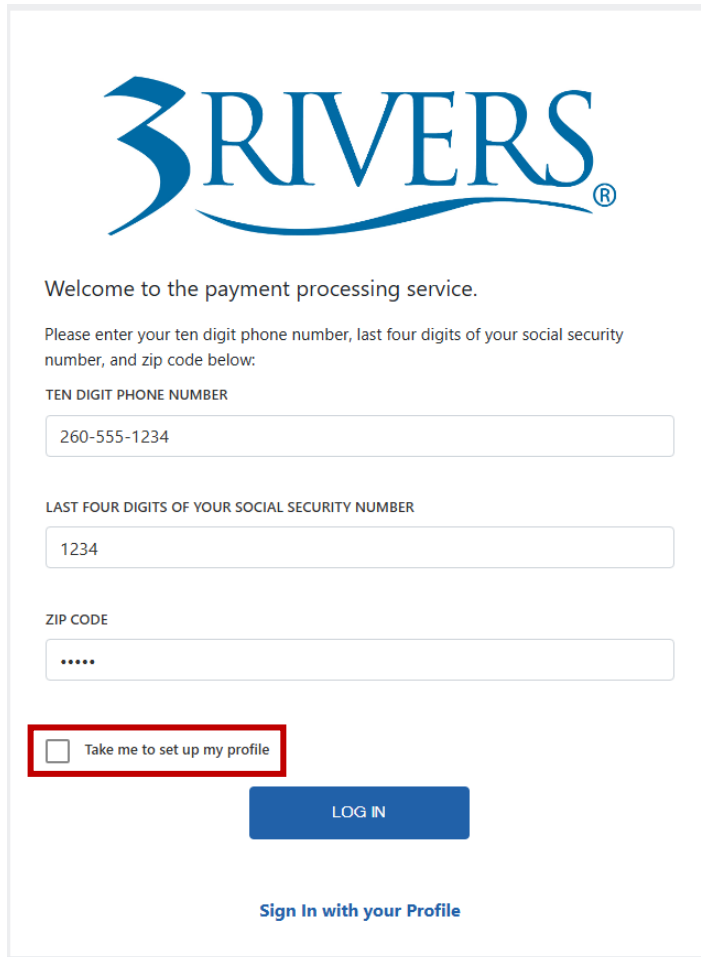# Your Guide to Making Loan Payments via Our Pay My Loan Portal

Step 1: Log In

1. Visit 3riversfcu.org/paymyloan.

1. Enter the 10-digit phone number associated with the accountholder. (ex. 260.555.xxxx).
2. Enter the last four digits of the accountholder's social security number.
3. Enter the zip code associated with the accountholder's address on file.
4. **Check the box titled, "Take me to set up my profile."**
5. Click Login.

Step 2: Create Profile

Complete each step:

1. Security information: Create your username and password, and set up your security questions and answers.
2. Wallet: Enter payment information.
3. Notifications: Choose how to be notified of any payments made, receipts, etc.
4. Personal Information: This information may auto fill for you; however, if it doesn't, please fill it out.
5. Once completed, click, "PAY BILL."

Step 3: Confirm Address & Contact Information

1. Once your account has populated, click on "Show Mailing Address."
2. If the address listed is the same as the billing address for the payment, click the checkbox titled, "Mailing Address is the same as Service Address." If the address listed is not the same as the billing address for the payment, enter the billing address associated with the form of payment. Enter the email address and phone number (ex. 260.555.xxxx), then select the corresponding type of phone number (Mobile, Home, or Office.)

3. Click Next Step

Step 4: Choose a Payment Method

1. Under the payment method, you can pay by using any of the four options:
   - **ACH** (free) using your account and routing number
   - **Debit Card** ($10 fee)

   a. To pay with **ACH** using account and routing number:

- Enter routing number,
- Select checking or savings from "Account Type" dropdown,
- Enter account number,
- Verify "Name on Account" is correct.
- **NOTE:** Payments made before 7:00 PM will post to the loan the same day. Payments made at 7:00 PM or later will post on the next business day.

a. If paying with a **debit card:**
- Click "ADD NEW CARD."
- Enter the card number, expiration date, zip code associated with billing address on card, and the security code, and verify name on card.

Optional: If you want this payment method to be saved to the profile, click the checkbox titled, "Save this payment method to my wallet."
Click "Next Step."

Step 5: Payment Information

If you only have **ONE** loan:

- The loan information will automatically fill in for you.

3	Payment Information	⌄

All fields are required unless marked optional

ACCOUNT NUMBER	101217190-1
LOAN DESCRIPTION	5/1 ARM
BALANCE	$49,842.28
CURRENT DUE DATE	06/01/2025
PAYMENT DATE	📅 05/29/2025

PAYMENT OPTION

◯ Amount Due: $773.36
◯ Past Due: $0.00
◯ Other

PAYMENT AMOUNT	$773.36
FEE AMOUNT	$10.00
TOTAL AMOUNT	**$783.36**

BACK   REVIEW

If making a payment on **multiple** loans:

- Check the box next to each loan you want to make a payment toward.

1. Click on the calendar to choose payment date.
    – **NOTE:** You can only schedule a payment in advance if you're paying by ACH.
    – Debit card must be paid on the same day.

2. Choose payment option from the following for each loan:

- Amount Due
- Past Due
- Payoff Amount
- Statement Amount

    1. Enter the Payment Amount (any fees will be added here).
    2. Review the information for accuracy and click the checkbox for the terms and conditions.
    3. Click "Authorize."

Success! If you paid using ACH or debit card, you're done! There will be a confirmation email sent to the email address on file.

We hope you find these instructions helpful. If you have any questions, please feel free to reach out to us at **800.825.3641.**