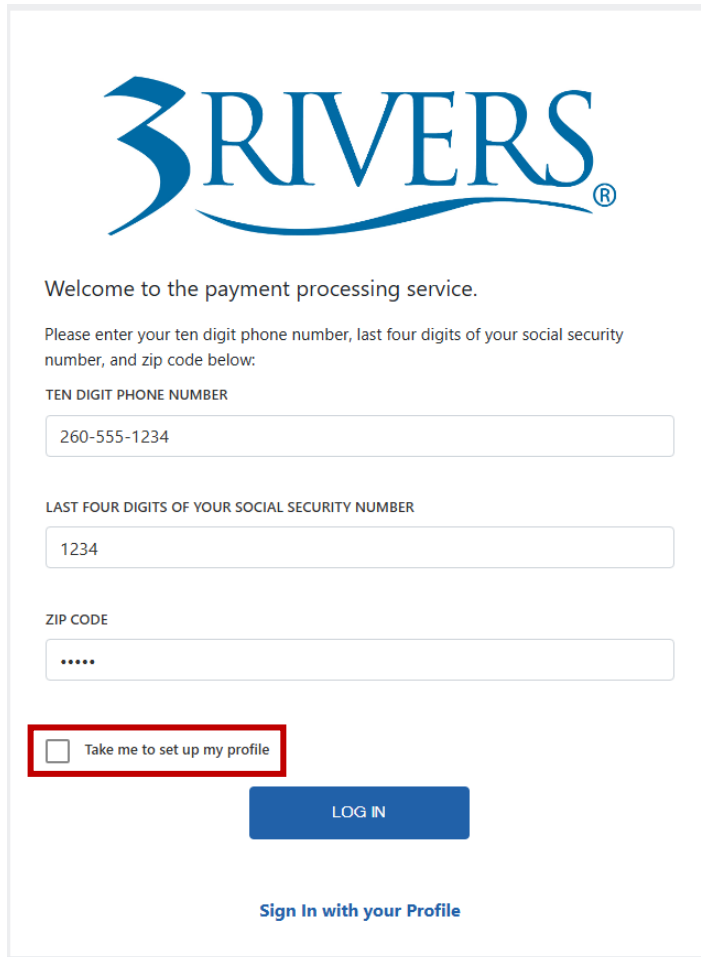


## Your Guide to Making Loan Payments via Our Pay My Loan Portal

### Step 1: Log In

1. Visit [3riversfcu.org/paymyloan](https://3riversfcu.org/paymyloan).



The screenshot shows the login page for the 3 Rivers FCU Pay My Loan Portal. At the top is the 3 RIVERS logo. Below it is a welcome message: "Welcome to the payment processing service." followed by instructions: "Please enter your ten digit phone number, last four digits of your social security number, and zip code below:". There are three input fields: "TEN DIGIT PHONE NUMBER" with the value "260-555-1234", "LAST FOUR DIGITS OF YOUR SOCIAL SECURITY NUMBER" with the value "1234", and "ZIP CODE" with the value "\*\*\*\*\*". Below these fields is a checkbox labeled "Take me to set up my profile" which is highlighted with a red rectangle. Below the checkbox is a blue "LOG IN" button. At the bottom, there is a link that says "Sign In with your Profile".

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.”

The screenshot displays the 'Edit Profile' section of the ACI Payment Portal. At the top, there is a blue navigation bar with four icons and labels: 'PAY BILL' (credit card icon), 'PROFILE' (person icon), 'PAY-BY-TEXT' (phone with speech bubble icon), and 'PAYMENT HISTORY' (document with clock icon). Below this bar, the 'Edit Profile' section is highlighted. It features a list of four steps, each with a number in a dark blue box and a title in a light blue box, followed by a right-pointing arrow. The steps are: 1. Security Information, 2. Wallet, 3. Notifications, and 4. Personal Information. At the bottom right of the list, there is a 'Delete' button with a trash can icon.


Step	Section	Action
1	Security Information	>
2	Wallet	>
3	Notifications	>
4	Personal Information	>


Delete

## 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.)

## ACI Payment Portal – Member's Side

 **Pay Bill**

**1** Personal Information 

**All fields are required unless marked optional**

 Service Address

FIRST NAME	LAST NAME
Jane	Doe

SERVICE ADDRESS 1


1234 Wrong Way


SERVICE ADDRESS 2


N/A

ZIP	CITY	STATE
46774	New Haven	IN

☒ Mailing Address is the same as Service Address


 Show Mailing Address

 EMAIL

 PHONE

2605551234

TYPE

Mobile 

NEXT STEP

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:

## ACI Payment Portal – Member's Side

- 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	<div><div></div><div>05/29/2025</div></div>
PAYMENT OPTION	
<input checked="" type="radio"/> Amount Due: \$773.36	
<input type="radio"/> Past Due: \$0.00	
<input type="radio"/> Other	
PAYMENT AMOUNT	<div>\$773.36</div>
FEE AMOUNT	\$10.00
TOTAL AMOUNT	<b>\$783.36</b>

BACK

REVIEW

ACI Payment Portal – Member’s Side

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

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

3

Payment Information

All fields are required unless marked optional

SCHEDULED DATE

06/11/2025

Payments

<input type="checkbox"/>	ACCOUNT	LOAN	PAYMENT OPTION	PAYMENT AMOUNT	FEE	TOTAL
<input checked="" type="checkbox"/> 1	202439487-1	20 YR FRM Portfolio	<input checked="" type="radio"/> Amount Due: \$553.90 <input type="radio"/> Past Due: \$0 <input type="radio"/> Other	<div>\$553.90</div>	\$10.00	\$563.90
<input type="checkbox"/> 2	206221236-1	Mastercard Consumer	<input type="radio"/> Amount Due: \$124.00 <input type="radio"/> Past Due: \$0 <input type="radio"/> Statement Amount: \$8,259.87 <input type="radio"/> Other	<div>\$0.00</div>	\$10.00	\$10.00
<input type="checkbox"/> 3	202440913-1	Home Equity LOC	<input type="radio"/> Amount Due: \$81.30 <input type="radio"/> Past Due: \$0 <input type="radio"/> Paydown Amount: \$5,485.44 <input type="radio"/> Other	<div>\$0.00</div>	\$10.00	\$10.00

PAYMENT AMOUNT (1 Payment)

PAYMENT AMOUNT (1 Payment)

TOTAL AMOUNT

\$553.90

\$10.00


\$563.90

BACK

REVIEW

## ACI Payment Portal – Member’s Side

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.

SCHEDULED DATE  06/11/2025

### Payments

<input type="checkbox"/>	ACCOUNT	LOAN	PAYMENT OPTION	PAYMENT AMOUNT
<input checked="" type="checkbox"/>	1	202439487- 1	20 YR FRM Portfolio	<div><input checked="" type="radio"/> Amount Due: \$553.90 <input type="radio"/> Past Due: \$0 <input type="radio"/> Other</div> <div>\$553.90</div>
<input type="checkbox"/>	2	206221236- 1	Mastercar d Consumer	<div><input type="radio"/> Amount Due: \$124.00 <input type="radio"/> Past Due: \$0 <input type="radio"/> Statement Amount: \$8,259.87 <input type="radio"/> Other</div> <div></div>
<input type="checkbox"/>	3	202440913-	Home	<div><input type="radio"/> Amount Due: \$81.30</div> <div>\$0.00    \$0.00    \$0.00</div>

< June 2025 >

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5
6	7	8	9	10	11	12

CLOSE

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**.