## **Monthly Autopay**

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## What is autopay?

Autopay, meaning recurring monthly ACH drafts, allows you to pay your loan automatically each month from your checking or savings account. You may also opt for budget drafts if you would like to split your monthly payment into two recurring drafts every 14 days.

Autopay gives you peace of mind because your mortgage can be automatically drafted each month—you won't have to write and mail a check or remember to make your payment online.

## How can I set up autopay?

You can set up autopay on our website or app in a few simple steps:

- Go to the *Payment* section.
- In the Make a Payment box, you will find Autopay toward the bottom.
- Click the Enroll in Autopay link and follow the instructions.

Next, you will receive an email from us confirming your request has been submitted.

## Please note:

- Your enrollment in autopay will not be effective immediately as we process your request.
- Once a test draft is completed and confirmed, we will send you an enrollment notification letter. If the test draft is not confirmed, we will notify you.
- Any payments due prior to the day and month you requested automatic drafts to begin must be made via check, online payment, or over the phone.
- If your account is past due on your first scheduled draft date, your draft will not occur until your account is not past due.