

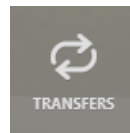


Setting up Scheduled Recurring Loan Payment Transfers in Digital Banking

- 1) Go to the WheelhouseCU.com homepage.

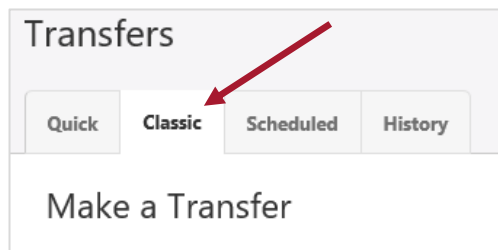
Scheduling monthly transfers is optimal when done from a desktop/laptop computer but can be performed in the Wheelhouse CU Mobile App as well.

- 2) Log in to Online Banking from the upper right hand corner.

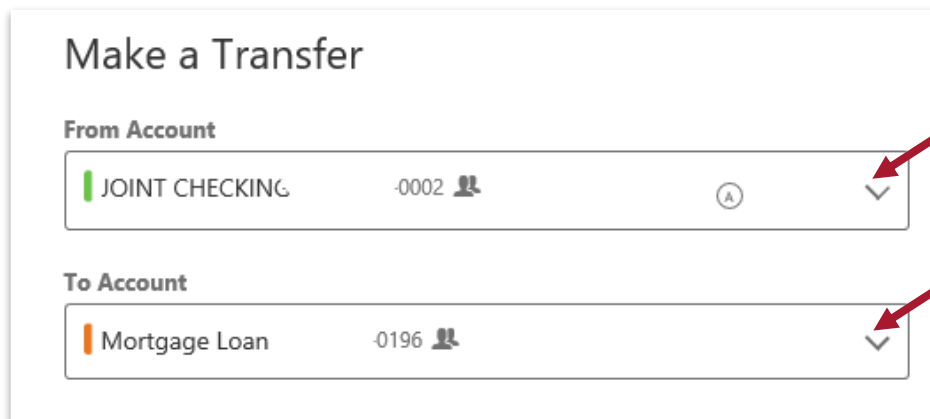


- 3) From the Dashboard click on the **Transfers widget**.

- 4) From the Transfers page select the **“Classic”** tab. This will take you to the “Make a Transfer” screen.



- 5) Select the **“From Account”** by clicking on the drop down menu, then choose the account you want to have the recurring payment pulled from. Then, select the loan to be paid from the **“To Account”** drop down menu.



6) In the Amount section, choose **one** of two options:

Regular Payment Due: This option will pull the amount that is due from the designated account on the date you indicate each month.

Other: This option will allow you to enter any amount to be set up as your recurring payment.

For example: The regular monthly payment due on your loan is \$2000.00 and you would like for \$500.00 more to be applied to the principal on a recurring basis. You would enter \$2500.00 as your recurring payment in the “Other” field.

Amount

Regular Payment *Due 01 DEC 2019*

Amount Due

Past Due Amount
\$0.00

Other

\$

7) Choose the date you want your monthly recurring transfers to begin and recur on.

The example below is for the 5th of each month.

Note: For Mortgage loans it is recommended that you schedule payments prior to the 15th of the month to avoid late fees. All other consumer loans have a ten (10) day grace period.

Start Date

12/05/2019



Amount

December 2019

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	31	1	2	3	4

12/05/2019

8) Choose the **frequency** of the recurring payment.



The image shows a web form with a label 'Frequency' above a dropdown menu. The dropdown menu is currently set to 'Monthly'. A red arrow points to the downward-pointing chevron icon on the right side of the dropdown box. Below the dropdown menu, there are two small dashes '--'.

To set up regular monthly payments choose a **“Monthly”** frequency.

There are also additional options for Daily, Weekly, Bi-weekly payments and more.

Note: To make “additional” payments at any time during the course of your loan you can also set up “One Time” payments that are separate from your regular recurring payment.

Ending date options: Unless you know the exact end date/or number of payments you can choose the ending option of “Never” and your payments will continue until you manually go in to cancel them.

Memo (Optional): If you would like, you can create a memo that will appear in your account history each time your payment is processed. (20 character max)

9) Submit Transfer

Ending

Never

On

After Occurrences

Memo (Optional)

Mortgage Payment

Submit Transfer

A **Confirm Transfer** screen will come up. Click on “**Confirm Transfer.**” A “Success” screen will also appear indicating that the recurring transfer has been scheduled.

Confirm Transfer

Transfer Amount \$ Regular Payment

Transfer From METRO DIVIDEND -0002

Transfer To Mortgage Loan -0196

Transfer Date 05 DEC 2019

Frequency Monthly

Ending Date Never

Cancel Confirm Transfer

Success

Your recurring transfer of \$2,982.00 has been scheduled.

Transfer From METRO DIVIDEND -0002

Transfer To Mortgage Loan -0196

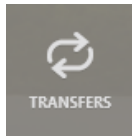
Transfer Date 05 DEC 2019

Frequency Monthly

Ending Date Never

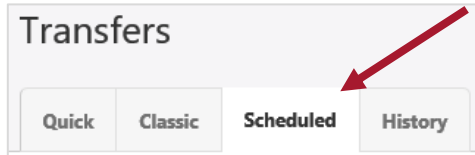
Make Another Transfer Go to Transfer Activity

To Make Updates or Changes to a Recurring Transfer



1) Click on the **Transfers widget**.

2) Click on the **“Scheduled”** tab.



3) Locate your **Scheduled Transfer** at the **bottom** of the page, then **click on the edit pencil** to the right of the page.

The screenshot shows the "Transfers" page with the "Scheduled" tab selected. It displays a calendar view for "My Scheduled Transfers" covering November 2019, December 2019, and January 2020. At the bottom, a transfer entry is shown with the following details:

DATE	AMOUNT	FROM	TO	Actions
DEC 05 2019	\$2,982.00	METRO DIVIDEND	Mortgage Loan	SCHEDULE... [trash] [edit pencil]

The "edit pencil" icon is circled in red with an arrow pointing to it.

Here, you can make changes to the **Start and End dates**. To change the **recurring payment amount**, click on **“Cancel Transfer Series”** in the lower left corner of the page.

The screenshot shows a recurring transfer setup interface. At the top, it displays the date 'DEC 05 2019', a balance of '\$2,982.00', and the account 'JOINT CHECKING -0002'. The transfer is set to 'Mortgage Loan -0196'. The amount is '\$2,982.00', the frequency is 'Monthly', and the loan payment type is 'Regular Payment'. The start date is '12/05/2019'. For the end date, the 'Never' option is selected. A memo field contains 'Mortgage Payment'. At the bottom left, the 'Cancel Transfer Series' button is circled in red. Other buttons include 'SCHEDULE...', 'Cancel', and 'Save'.

- 4) Confirm by selecting **“Yes, Cancel.”** The Recurring transfer should now be removed from the **“Scheduled Transfers”** screen.

A confirmation dialog box titled 'Cancel Transfer(s)?' is shown. It contains two buttons: 'No' and 'Yes, Cancel'. The 'Yes, Cancel' button is highlighted in blue, indicating it is the recommended action.

Note: To reinstate your recurring transfer, you will need to add it again with the revised amount and/or frequency by clicking on the **Transfers > Classic tab**, and following the **“Setting up Scheduled Recurring Loan Payment Transfers in Digital Banking”** instructions noted above.