

# Online & Telephone Loan Payment Options

Easily make loan payments from accounts with other financial institutions by visiting [www.swbc.com/payments/diamvlyfcu](http://www.swbc.com/payments/diamvlyfcu) or call (812) 425-5152 ext. \*655

## Why is there a convenience charge?

DVFCU incurs expenses for processing loan payments from accounts at other financial institutions. The new self-serve option allows you to easily view your transaction history.

We encourage you to make DVFCU 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.

## What are the charges?

The convenience charge for using the pay-by-phone system or web portal is \$5.00.

## How can I get around paying the convenience charge?

Payments made from DVFCU savings or checking accounts are free. Making DVFCU your primary financial institution comes with many benefits.

## What do I need to make my payment?

To make a payment via the phone system you'll need your member number and loan number to pay via the Web Portal, you'll need your member number, your date of birth and the last four digits of your Social Security number.

## What do I need for the web portal?

To pay online, you'll need to visit [www.swbc.com/payments/diamvlyfcu](http://www.swbc.com/payments/diamvlyfcu) and register for the online payment system. If you can't remember your username or password, you'll be asked to re-register with the online payment system.

SWBC administers the web portal and cannot reset passwords. Payments made through DVFCU online or mobile banking are free and easy to make. If new loans are established or if you didn't select all your loan accounts during registration you'll need to reregister.

## When will payments post?

Payments will be posted to your account the day of the transaction or after.

## Can I set up recurring payments online or by phone?

You can call the DVFCU Call Center and setup a recurring payment. There is no fee to stop and restart a recurring payment for promotional skip a payments. The \$5.00 convenience fee applies to each payment.

## Can I pay off my loan through the online or automated phone service?

You can pay off your loan by calling the DVFCU Call Center or in person at a branch.

## Why can't I see my loan on the web portal?

Loans are searchable by the borrower's name. You will not be able to see a loan if you are not listed as a borrower on unless you have the information required to access that loan. The web portal will only display your loan accounts. Also, a loan must be in good standing to be accessed via the system.

## Can I pay less than the minimum?

The Web Portal and the pay-by-phone system will accept less than the minimum payment due. On mortgage accounts the payment will be posted as unapplied until the full amount is received. Payments are limited to \$1,000 or less per transaction. If you are locked out or past due on your loans, you'll need to call the Call Center or visit your local branch to get your loan back in good standing.

## What types of loans can I pay?

You can make payments on mortgages, personal loans, auto loans, and lines of credit using these new features.

## How will I know my transaction was successful?

For web portal payments, you will receive an emailed confirmation letter. For pay-by-phone, you will be provided your payment tracking number, you will need to write your tracking number down as it is provided to you

## What if I need to dispute a payment?

Please contact your external account's financial institution.

Please contact a Member Services Representative  
if you have additional questions.