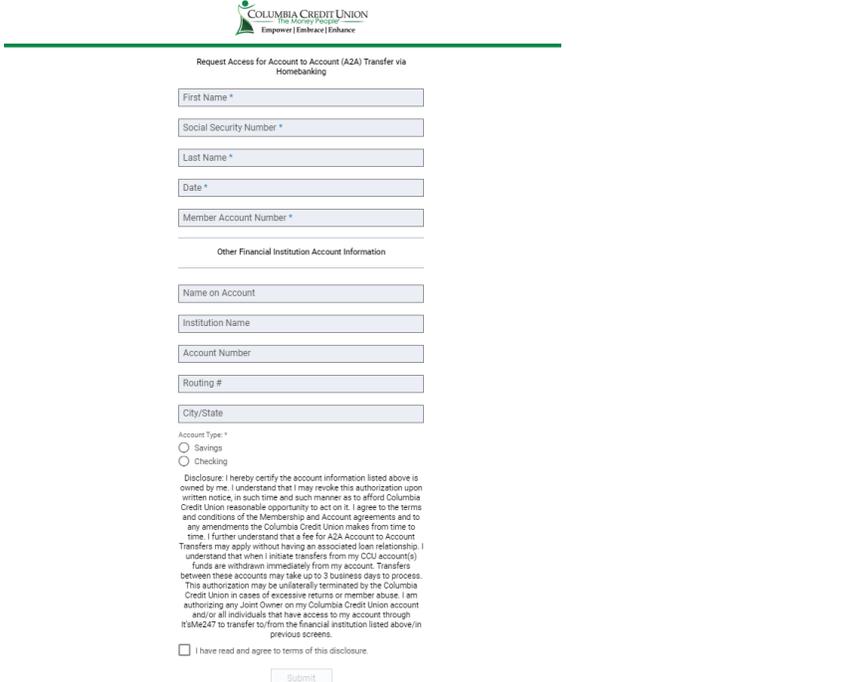
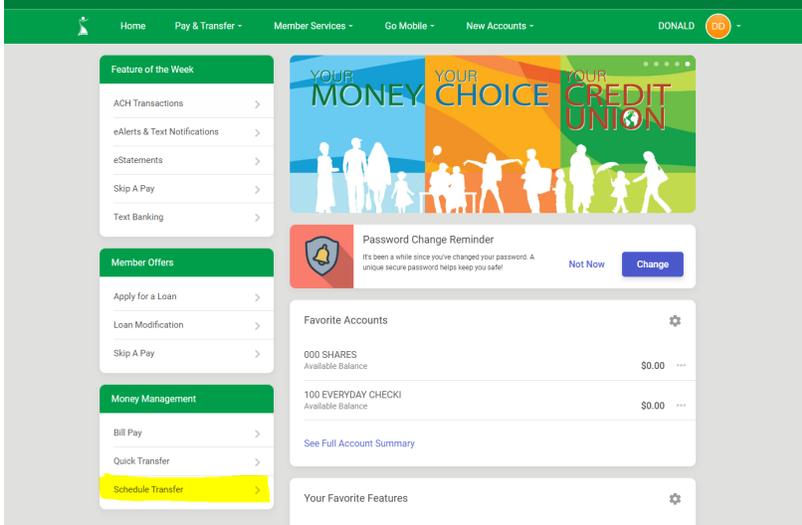
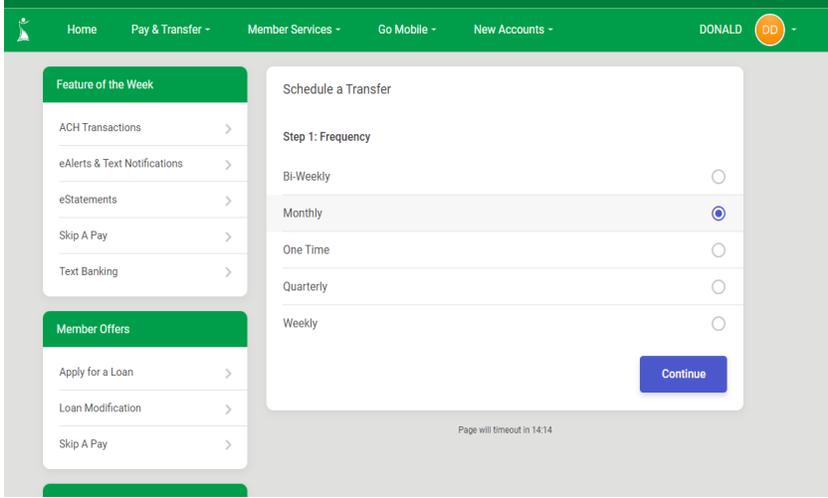
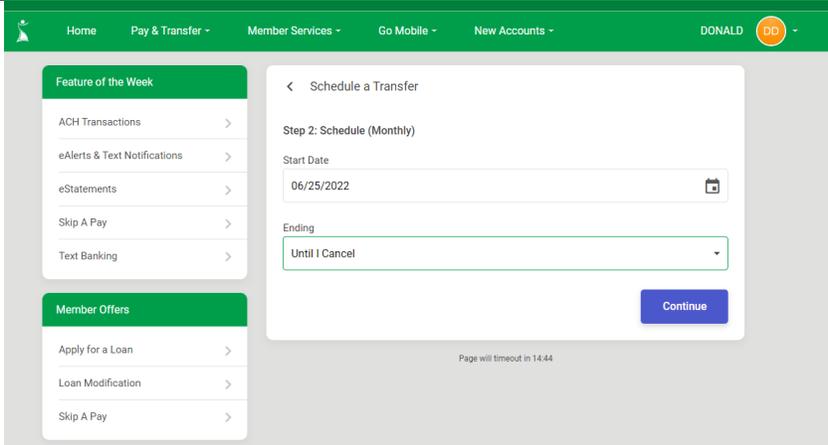


Steps to setup an automatic payment to a loan

<p>Step 1</p>	<p>This requires you to enroll in online banking or to download the CCU Mobile app from your play store. If you need assistance enrolling please contact your loan officer.</p> <p>If you need the payment made from another financial institution start with Step 2. If the funds are to be taken from a sub-account (savings, checking, etc) here at Columbia Credit Union skip to Step 4.</p>	
<p>Step 2</p>		<p>If you are logged in to a PC or using a web browser: Once you are signed into online banking, navigate to the Member Services Tab. Under that tab, A2A Transfer Request. Complete the requested information.</p> <p>If you are logged in using the mobile app: sign in then click on more in the bottom right. 2nd option will say A2A Transfer Request. Complete the requested information</p>
<p>Step 3</p>		<p>Submit Proof of ownership by emailing admin@como-cu.com, faxing 573-875-7053, texting 573-256-2500, or bringing a copy to the office. Acceptable proof of ownership would include a copy of your most recent bank statement or an image of your checks. (Make sure all owners are listed)</p> <p>Once we accept the verification you will receive a call or text letting you know you are ready to proceed to the next step. You will not be able to proceed until the ownership verification has been performed.</p> <p>Once you are notified that we accepted your A2A request, continue to Step 4 if using a PC/web browser or skip to Step 9 if using the mobile app.</p>

Steps to setup an automatic payment to a loan

<p>Step 4</p>		<p>Instructions are based on using a PC or web browser to access online banking.</p> <p>To schedule your transfer, select schedule transfer from the Money Management tab located in the bottom right-hand corner of the screen.</p>
<p>Step 5</p>		<p>Select the option that matches your loan payment frequency. If your payments are due on the 15th select to initiate the transfer on the 12th as there can be a 72 hour processing time. We will apply the payment to your loan no later than the evening of the 15th.</p>
<p>Step 6</p>		<p>Select when the payment should begin and how long you want the payment to continue being made.</p>

Steps to setup an automatic payment to a loan

Step 7

Select where you want the payment to be taken from (note: if you set up another financial institution you will see it listed at the bottom of the drop-down menu)

Next, select the loan or account to where you want the funds applied.

Last you must choose a transfer type.

Note: you may choose to add a memo however, it is for your records only!

Step 8

Please review and verify before scheduling your transfer. Check mark the box "I authorize this transaction" and click schedule transfer to complete.

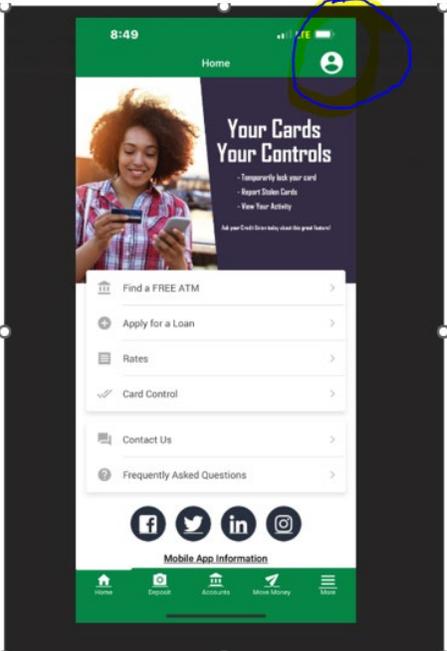
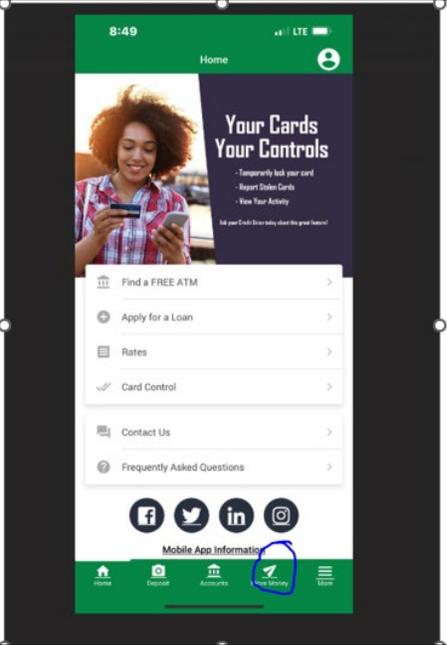
NOTE! Please be advised that transfers and credits take place at approximately **7pm** the day that you authorized it. So do not be worried if you do not see your payment posted in the morning.

Additionally, depending upon the financial institution you're transferring from, it may take approximately 48 hours for the transfer to complete.

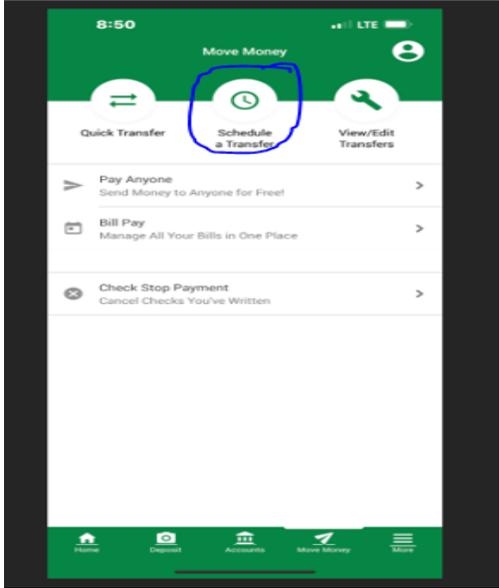
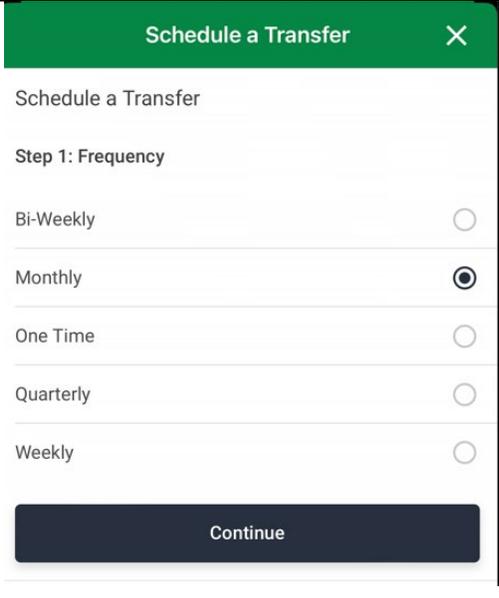
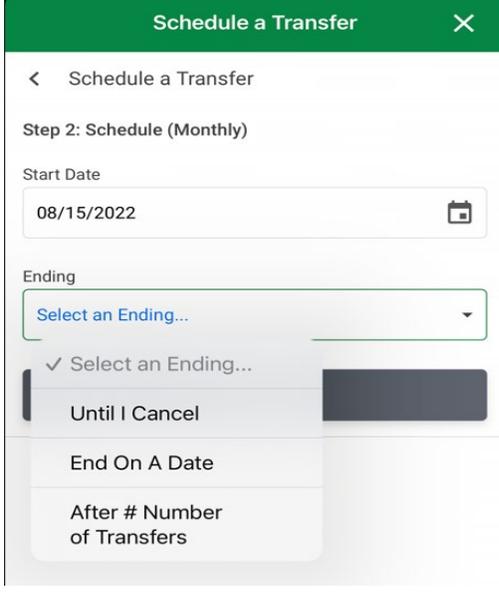
Example: You get paid via direct deposit on Friday, but the money is in progress for deposit as of Wednesday to ensure it is available for you on Friday.

If you see that this is the case with your financial institution you can adjust the day to initiate the transfer so that it posts on the correct day. Please see your Loan Term Agreement for information on late payments.

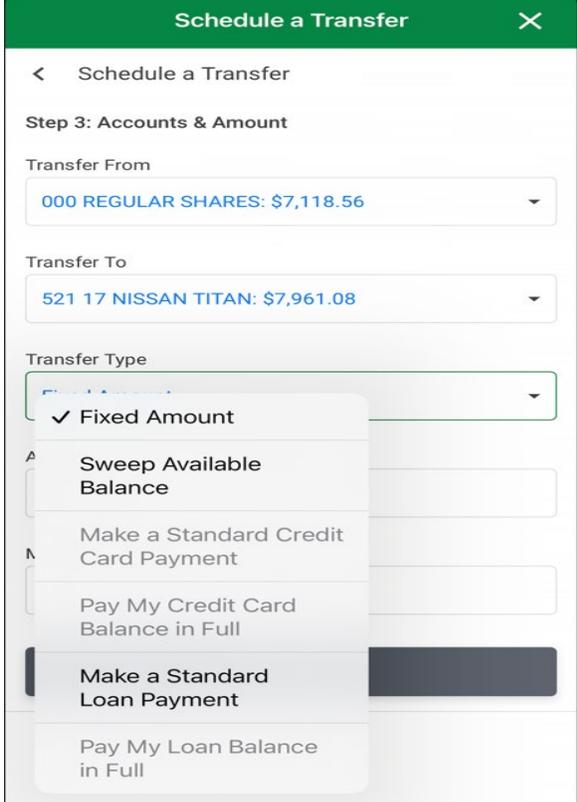
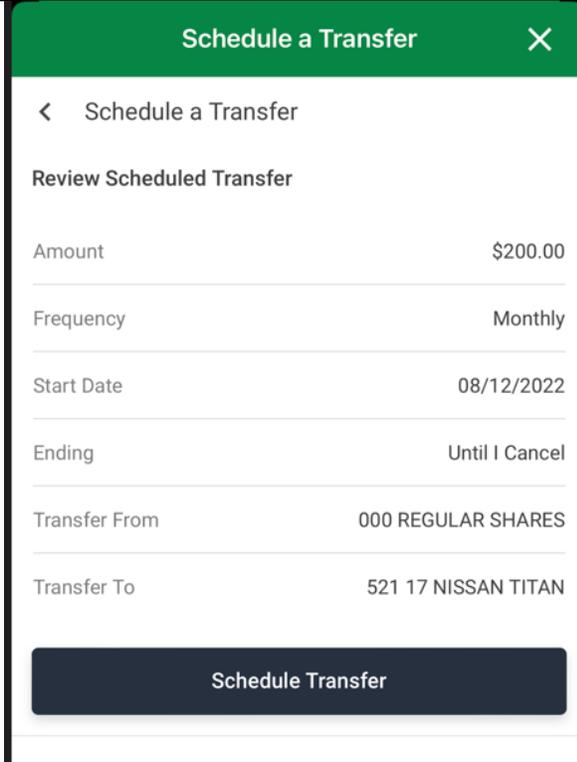
Steps to setup an automatic payment to a loan

<p>Step 9</p>		<p><i>Instructions are based on using our mobile app to access online banking.</i></p> <p>Click sign in at the top right.</p>
<p>Step 10</p>		<p>Click Move Money on the bottom toolbar.</p>

Steps to setup an automatic payment to a loan

<p>Step 11</p>		<p>Select Schedule a transfer</p>
<p>Step 12</p>		<p>Pick the frequency that matches your loan documents.</p>
<p>Step 13</p>		<p>The start date should be the date the first day your payment is due.</p> <p>Select an end date</p> <p>Click continue</p>

Steps to setup an automatic payment to a loan

<p>Step 14</p>		<p>Choose where to take the payment from. (note: if you set up another financial institution you will see it listed at the bottom of the drop-down menu)</p> <p>Transfer to= choose the loan you wish to pay</p> <p>Transfer Type= Choose Fixed Amount if you want something other than your standard loan payment (you want to pay extra), otherwise choose standard payment.</p> <p>If you choose Fixed another field will open to allow you to enter the amount you want to pay towards your loan.</p> <p>Note: you may choose to add a memo however, it is for your records only!</p>
<p>Step 15</p>		<p>Please review and verify before scheduling your transfer. Click schedule transfer to complete.</p> <p>NOTE! Please be advised that transfers and credits take place at approximately 7pm the day that you authorized it. So do not be worried if you do not see your payment posted in the morning.</p> <p>Additionally, depending upon the financial institution you're transferring from, it may take approximately 48 hours for the transfer to complete. Example: You get paid via direct deposit on Friday, but the money is in progress for deposit as of Wednesday to ensure it is available for you on Friday.</p> <p>If you see that this is the case with your financial institution you can adjust the day to initiate the transfer so that it posts on the correct day. Please see your Loan Term Agreement for information on late payments.</p>