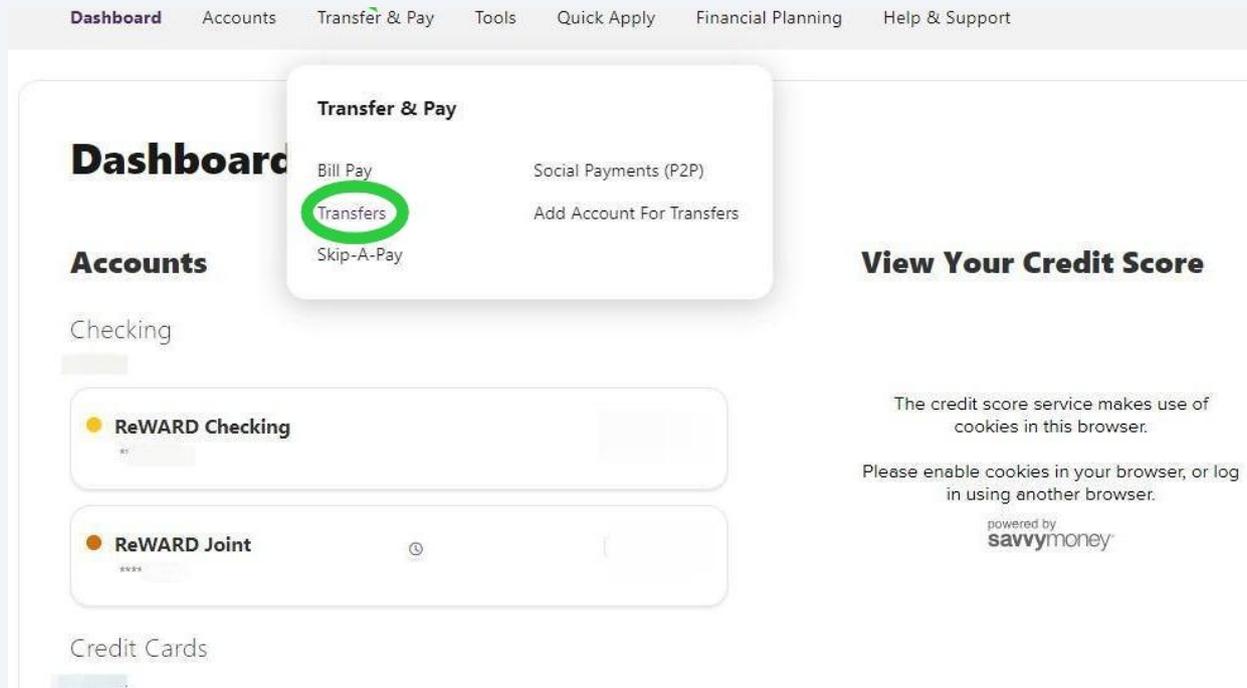


Getting Started: How to Make a Credit Card or Loan Payment



1 Log In

- Log in to your online or mobile banking account. [Vermont Federal Credit Union](#)
- Navigate to the "**Transfer & Pay**" section and select "Transfer." Alternatively, you can click "**Pay**" from the dashboard that shows your credit card or loan accounts.
 1. Alternatively, you can click "**Pay**" from the dashboard that shows your credit card or loan accounts.



2 Select Accounts

- Choose the account from which you want to make the payment (E.g., checking or savings account).
- Select the account to which you want to make the payment (E.g., credit card account, mortgage, auto loan).

Dashboard Accounts **Transfer & Pay** Tools Quick Apply Financial Planning Help & Support

Transfers

Make a Transfer Scheduled Activity More Actions

Accounts

From Account
● ReWARD Checking ***** @ \$ 6 ▼

To Account
▲

How Much

Amount *

When

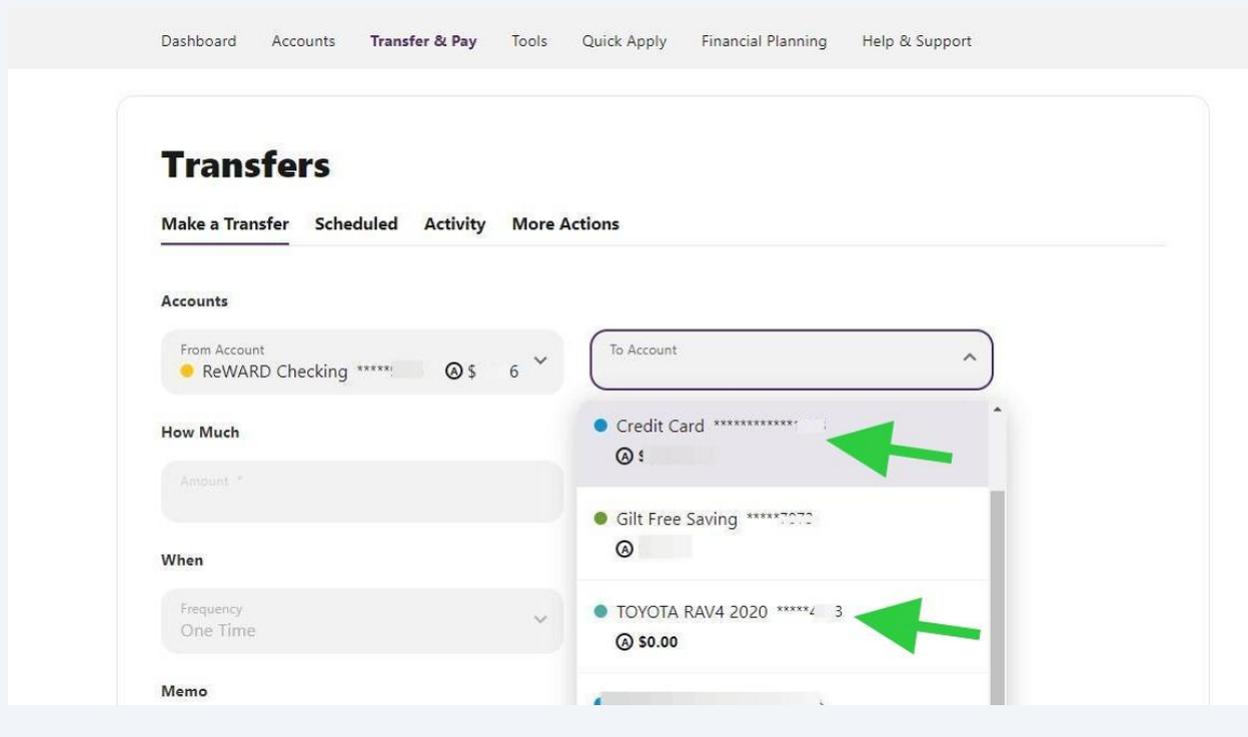
Frequency
One Time ▼

Memo

● Credit Card ***** @ \$

● Gilt Free Saving *****7070 @

● TOYOTA RAV4 2020 *****4 3 @ \$0.00



3 Choose Amount

- Select how much you want to **Pay** or **Transfer**. The options you see while making a payment will differ depending on the loan type.
- Payment types will change depending on the loan type you are paying.
- Some payment types you may see include:
 - **Current Balance, Minimum Due, Other Amount**

The screenshot displays the Vermont Federal Credit Union online banking interface. At the top, the logo for Vermont Federal Credit Union is visible on the left, and user account icons are on the right. A navigation menu below the logo includes 'Dashboard', 'Accounts', 'Transfer & Pay' (which is highlighted), 'Tools', 'Quick Apply', 'Financial Planning', and 'Help & Support'. The main content area shows a payment form. On the left, a sidebar menu lists payment options: 'Current Balance \$4,000.00', 'Last Statement Balance \$4,000.00', 'Minimum Due \$145.00', 'Other', and 'Past Due Amount \$0.00' (with a note that this option is inactive because the payment amount is zero). The 'Payment Type' dropdown is set to 'Credit Card'. To the right, the 'To Account' dropdown is also set to 'Credit Card *****1923'. Below this, the 'When' section shows 'Frequency' set to 'One Time' and 'Date' set to '08-05-2024'.

4 Set Payment Schedule

- Select when you would like to make the payment or transfer.
- Options may include:
 - **One Time, Monthly, End of Month, Quarterly**
- Select the specific date depending on your chosen frequency.

The screenshot shows a payment schedule configuration interface. At the top, there are two account selection fields: 'From Account' (ReWARD Checking *****) and 'To Account' (Credit Card *****). Below these is the 'How Much' section, which includes a 'Payment Type' dropdown set to 'Minimum Due \$145.00' and a due date of '08-27-2024'. The 'When' section features a 'Frequency' dropdown menu currently set to 'One Time', with a list of options including 'Weekly', 'Biweekly', 'Monthly', 'End of Month', 'Semi Monthly', 'Every Other Month', and 'Every Four Weeks'. A green circle highlights the 'Monthly' option. To the right, a 'Date' field is set to '08-05-2024', with a green arrow pointing to it from the right. A grey bar at the bottom right of the form indicates '0 / 32'.

5 Select Series Ends

You can choose on which date this payment transfer ends and how many times you want this payment to occur.

How Much

[Learn more about Loan Payment Options](#)

Payment Type
Minimum Due \$145.00

Never ✓

On Date

Occurrences 

Series Ends
Never ^

Date *
08-27-2024

Memo

Description (Optional)

0 / 32

[Learn more about our Limits](#)

6

Add Memo and Review

- Use the memo field to input a description (optional).
- Click on "**Review Transfer**" to view a summary of your transfer details.
- Edit the transfer details if needed, then click "**Submit Transfer.**"

How Much

[Learn more about Loan Payment Options](#)

Payment Type
Minimum Due \$145.00

Due 08-27-2024

When

Frequency
Monthly

Date *
08-27-2024

Series Ends
Occurrences

Number Of Occurrences
12

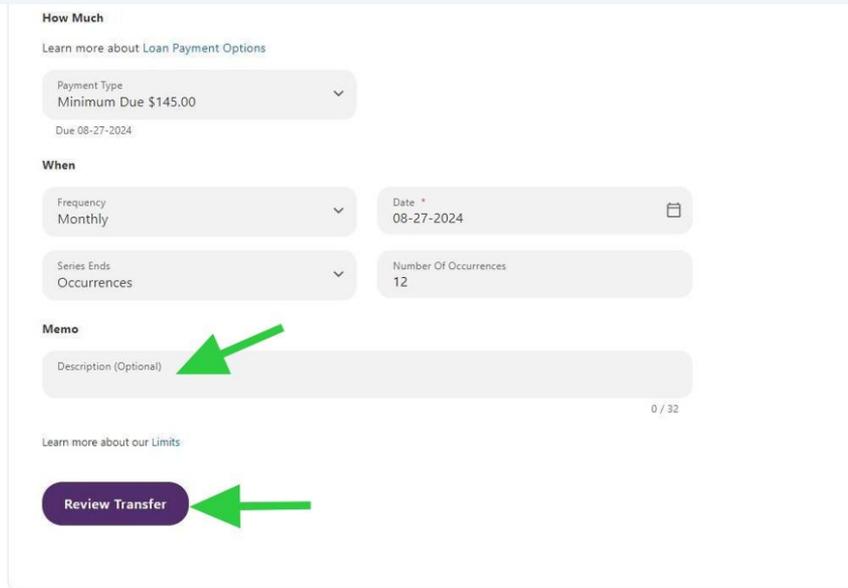
Memo

Description (Optional)

0 / 32

[Learn more about our Limits](#)

Review Transfer

The image shows a screenshot of a loan transfer setup interface. It is divided into several sections: 'How Much', 'When', 'Memo', and a bottom section with a 'Review Transfer' button. The 'How Much' section includes a 'Payment Type' dropdown set to 'Minimum Due \$145.00' and a 'Due' date of '08-27-2024'. The 'When' section has a 'Frequency' dropdown set to 'Monthly', a 'Date' field with '08-27-2024', a 'Series Ends' dropdown set to 'Occurrences', and a 'Number Of Occurrences' field set to '12'. The 'Memo' section has a text input field for 'Description (Optional)' with a character count of '0 / 32'. A green arrow points to this field. At the bottom, there is a dark purple button labeled 'Review Transfer' with a green arrow pointing to it. A link 'Learn more about our Limits' is also visible.

7

Confirm and Finish

- After submitting, you will see a confirmation number.
- Click "**Done**" to complete the process.
- If you have any questions, please reach out to our Call Center team. Thank you!

