

#### How do I make a one-time payment?

- Select 'Pay My Bill' from the left-hand menu following Account Login
- You will need to enter your payment information
- Entering your email address is optional and a receipt will be sent via email if entered
- Review and confirm your information to confirm payment and complete the transaction

## Can I use a Debit Card to make my payment and are there any associated processing fees?

- Debit Cards can be used to make one-time payments on Residential Mortgages, Installment loans (Auto, Home Equity, Personal, Cash Value) and Consumer loans (HELOC, Personal, Cash Value LOC).
- Debit Cards cannot be used to make payments on Commercial loans, commercial mortgages or commercial lines of credit.
- There is a fee for Debit Card payments based on the amount of payment. You must acknowledge and accept the fee before the payment is processed.
  - \$0.01 to \$999.99 = \$4.95
  - \$1000.00 to \$1,999.99 = \$9.90
  - o \$2,000.00 to \$3,000.00 = \$14.85
- Debit Cards cannot be used for recurring payments.

### How do I add a payment method to My Wallet?

- Select 'My Wallet' from the left-hand menu following Account Login
- Select the '+' icon found in the top right-hand corner of the page to add a Wallet item
- Add the New Payment Method details in the provided fields and select 'Continue' to Save

### How do I remove my payment method from My Wallet?

- Select 'My Wallet' from the left-hand menu following Account Login
- Select the 'X' on the right side of the Wallet item to remove
- Select 'Delete' to proceed with the removal of the item
- Choose 'Cancel' to keep the Wallet item active

# How do I set up Recurring Payments for My Account(s)?

- Select 'Recurring' from the left-hand menu following Account Login
- Select the '+' icon found in the top right-hand corner of the page to setup your recurring payment schedule
- Make your Loan Number and Wallet item selections and choose 'Save'



## Can I look at my billing history for My Account(s)?

- To see your past, pending and future dated payments select 'Payment History' from the lefthand menu following Account Login
- If you have more than one loan account, select the account for which you need payment history for
- Payment information is presented for payments taken only through the online portal
- Only payments made through this website or made by an agent will be shown as paid in 'Payment History'

### How can I find a payment I have made?

- To see your previously made payments, select 'Payment History' from the left-hand menu following Account Login
- If you have more than one account, select the account for which you need payment history for

## Can I pay a specific amount rather than the entire bill amount?

- Minimum amount paid should equal your payment amount due. Lower amounts can be accepted.
- Details including Principal Balance and Total Amount are provided for reference in the Payment Details step
- The payment amount or current amount due presented for payment reflects the amount due
- Current account balances and payments made through other payment sources are reflected on this site within one business day. Please contact our office if you are unsure of the balance due on your account.
- Other restrictions may apply.

### How do I know my payment was accepted and processed successfully?

- Upon payment completion a Receipt Number is provided following payment confirmation
- Select the printer icon to print the payment receipt or enter an email address to receive a payment receipt via email
- Payments submitted or scheduled after 6:00 P.M. EST or on a date that is a Saturday, Sunday or bank holiday will be received and credited on the next day that is not a Saturday, Sunday or bank holiday
- Payments submitted prior to 6:00 P.M. EST Monday through Friday and not a bank holiday will be processed that evening (not in real time)

### How do I contact my customer support and service?

• Contact Valley Bank at 800-522-4100 from 6:00 AM to 8:30 PM Eastern Time, Monday – Friday and 8:00AM to 5:00 PM Eastern Time on Saturday and Sunday.