

# **How to Pay Your Mortgage** Guide



**First Federal  
Lakewood**

# Paying Your Mortgage at First Federal Lakewood is as Easy as 1, 2, 3!

Managing your mortgage payment with First Federal Lakewood is easier than ever! With our convenient mortgage payment options, you're bound to find one that works for you - check out our chart to find your perfect payment method. Have a question about a payment option? Our FAQ section can help.

## Payment Methods

Payment Method	Payment Details
<a href="#">AutoPay</a>	The most convenient option that we offer, AutoPay is free to use. Simply select the date you want your automatic mortgage payment pulled each month and we do the rest.
<a href="#">Online and Mobile Banking</a>	<b>Pay a Loan:</b> Make or schedule a payment on your Loan from any First Federal Lakewood checking or savings account or by adding your account at another financial institution to Online and Mobile Banking
	<b>Bill Pay:</b> You may pay your mortgage using our free Bill Pay service if you are a First Federal Lakewood checking or savings account customer.
<a href="#">Online Loan Pay Service</a>	Our <a href="#">free and secure portal</a> gives you the option to log in and pay your mortgage – anytime, anywhere.
<a href="#">Mail-In Payment</a>	You may mail your payment using the form on your monthly billing statement.
<a href="#">In-Person</a>	Your mortgage payment is accepted at any First Federal Lakewood branch. Stop by any of our branches during normal business hours, Monday through Saturday. <a href="#">Find your closest branch here.</a>

# FAQ

## AutoPay

### How do I set up automatic payments?

1. Complete and sign the [AutoPay Application](#)
2. Include the information for the checking or savings you wish to use for payment
3. Send in the Application to our Loan Service Department via email or US mail
  - Email: [LS-autopayrequest@ffl.net](mailto:LS-autopayrequest@ffl.net)
  - Mail: First Federal Lakewood, Loan Service Department, 14806 Detroit Ave, Lakewood, OH 44107

### When can I make my first AutoPay payment?

AutoPay takes approximately 30 days to set up. If you are a new customer or existing customer who hasn't set up AutoPay, you must use an alternative payment method to pay your mortgage until First Federal Lakewood notifies you in writing that your AutoPay account is active. Alternative payment methods may include a check, an online payment or an internal transfer. Funds should be in the account two (2) full days prior to your selected pull date to avoid overdrafts and insufficient funds charges.

### Can I set up AutoPay through a non-First Federal Lakewood bank account?

Yes. To pay through a non-First Federal Lakewood bank account, you must fill out the AutoPay application.

### What do I do if my loan payment changes?

If you set up AutoPay with First Federal Lakewood, you do not need to take any actionable steps if your loan payment changes. First Federal Lakewood will change your payment automatically. If you set up AutoPay with another bank, you must reach out to them to update your AutoPay request.

### What do I do if I want to cancel AutoPay?

If you decide to cancel your AutoPay account, please notify us in writing five (5) business days prior to your scheduled pull date.

First Federal Lakewood  
Loan Service Department  
14806 Detroit Ave  
Lakewood, OH 44107

# FAQ

## Online and Mobile Banking

### Pay a Loan

#### How do I make a payment using Pay a Loan?

Set up and log in to your First Federal Lakewood Online and Mobile Banking account.

#### **If you are paying from a First Federal Lakewood account, click on Transfers & Payments and then Pay A Loan to complete your payment.**

If you are paying from an account at another institution, click on Transfers & Payments, then Manage & Add External Accounts and add your account from another institution. Once your account is added, visit Transfers & Payments then Pay a Loan to complete your payment.

#### How much does this cost?

First Federal Lakewood Online and Mobile Banking is a free service, though message and data rates may apply when using the mobile app.

### Bill Pay

#### How do I make a payment using Bill Pay?

If you are a First Federal Lakewood checking account customer, you may pay your mortgage using our free Online Bill Pay service. To do so, log in to your First Federal Lakewood online banking account and pay your mortgage bill using the Online Bill Pay option located in your account. You may set up automatic payments for your recurring mortgage payment or you may make a single payment each month.

You may also pay your mortgage by adding your First Federal Lakewood checking account to your external bank's Online Bill Pay system. Please contact your external bank if they offer this service and to find out more information.

#### How much does this cost?

First Federal Lakewood Online Bill Pay is a free service.

# FAQ

## Online Loan Pay Service

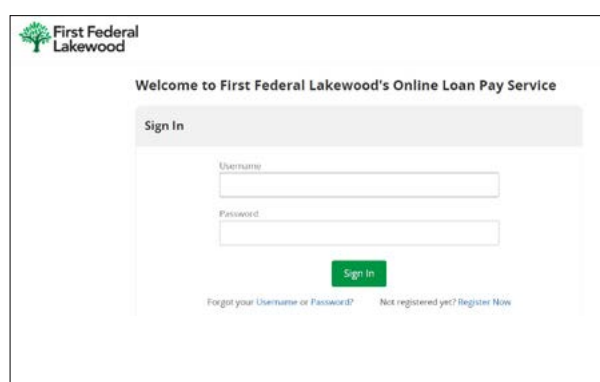
### How do I make a payment using the Online Loan Pay Service?

You may make your mortgage payment every single month by visiting FFL.net, clicking "Make a Loan Payment" at the top of the page and then logging in.

You can connect any bank account to our Online Loan Pay portal so you can pay your mortgage anytime, anywhere. Please be aware that posting times may vary from bank to bank. Contact your non-First Federal Lakewood bank for more details.

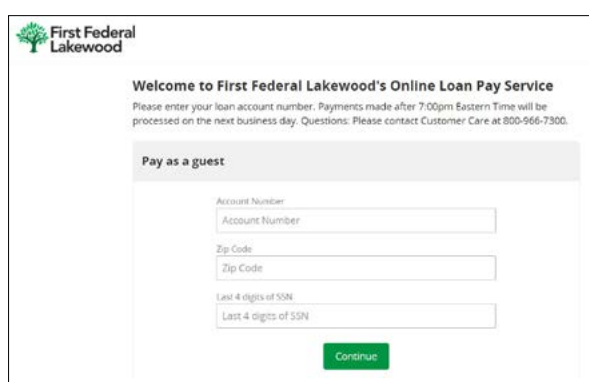
### How do I log in to make a payment using the Online Loan Pay Service?

You can log in two different ways using the Online Loan Pay Service portal.



#### Option 1 – Using Your Log in Information

- Log in to your account on FFL.net using the [Make a Loan Payment](#) button at the top of the page.



#### Option 2 – Guest (No registration needed)

- You must enter your 10-digit loan number with no dashes, mailing address, zip code of the property that you're paying the mortgage for and the last four digits of your social security number. You may pay as a guest even if you are registered.

### When will my payment post?

Your payment will post Monday through Friday excluding holidays. Payments made before 7 p.m. EST will be processed on the same day. Payments made after 7 p.m. EST will be processed on the next business day. Payments made during the weekend (Saturday, Sunday) will be processed on the next business day.

### Can I make a payment through a non-First Federal Lakewood bank account?

Yes. You can connect any bank account to our Online Loan Pay portal so you can pay your mortgage anytime, anywhere. Please be aware that posting times may vary from bank to bank. Contact your non-First Federal Lakewood bank for more details.

# FAQ

## Online Loan Pay Service

### **When is my mortgage payment due?**

Please refer to your mortgage loan documentation to confirm your payment date.

### **Can I sign up for recurring payments?**

Yes. You can sign up for recurring payments when you log in to your account. Please be aware that recurring payments have to be resubmitted yearly in order to continue to be recurring.

### **What do I do if my loan payment changes?**

If your loan payment changes, you must log in and change your loan payment amount in your account.

# FAQ

## In-Person Payment

### **What do I need to take with me to pay my mortgage in-person at a branch?**

Please bring in your loan statement or your loan number and a form of ID to the branch to pay your mortgage.

### **When will my payment post?**

Your payment will post Monday through Saturday excluding holidays. Payments will be posted that same day during [branch hours](#).

*As always, First Federal Lakewood is here to help. If you have questions that aren't answered here, please [contact us](#) or [schedule an appointment](#) at your nearest branch to talk to a banker.*

## Mail-In Payment

### **Where do I send my payment?**

You may send your payment to:

First Federal Lakewood  
Loan Service Department  
14806 Detroit Ave  
Lakewood, OH 44107

Please include your payment coupon and check when mailing your payment. If you do not have a payment coupon, you may send a check with your loan number written on the memo line of your check.