

How to Pay Your Loan or Line of Credit Guide

For Personal Banking Customers



**First Federal
Lakewood**

 EQUAL HOUSING LENDER • MEMBER FDIC

Making a Payment at First Federal Lakewood

is as Easy as 1, 2, 3!

Managing your loan or line of credit payment with First Federal Lakewood is easier than ever! With our convenient 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
AutoPay	The most convenient option that we offer, AutoPay is free to use. Simply select the date you want your automatic payment pulled each month and we do the rest.
Online and Mobile Banking	Make or schedule a payment from any First Federal Lakewood checking or savings account or by adding your account at another financial institution to Online and Mobile Banking
Online Loan Pay Service	Our free and secure portal gives you the option to log in and make a payment – anytime, anywhere.
Mail-In Payment	You may mail your payment using the form on your monthly billing statement.
In-Person	Your payment is accepted at any First Federal Lakewood branch. Stop by any of our branches during normal business hours, Monday through Saturday. Find your closest branch here.

FAQ

AutoPay

How do I set up automatic payments?

1. Visit FFL.bank/loanpayment
2. Navigate to AutoPay and select the type of loan to set payments up for
3. Complete the secure DocuSign form
4. A member of the First Federal Lakewood team will reach out to confirm setup and to share the date of your first automatic payment.

Alternatively you may stop by a branch or contact our customer relationship center and they will walk you through the process.

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 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. An insufficient funds charge (NSF charge) may be assessed to your loan in the event funds are not available to make the payment.

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 steps if your payment changes. First Federal Lakewood will change your payment automatically.

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:

1. Click on Transfers & Payments
2. Then Pay A Loan to complete your payment

If you are paying from an account at another institution:

1. Click on Transfers & Payments
2. Then Manage & Add External Accounts and add your account from another institution.
3. Once your account is added, visit Transfers & Payments then Pay a Loan to complete your payment

View Digital Banking User Guide for more information:



FAQ

Online Loan Pay Service

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

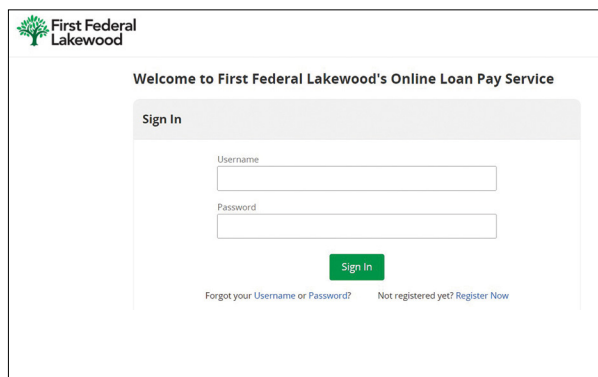
You may make your payment every single month by visiting FFL.bank /loanpayment, clicking "Online Loan Pay" and then logging in.

Note: The username and password used for Online Loan Pay are not connected to the username and password used for Online and Mobile banking.

You can connect any bank account to our Online Loan Pay portal. 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.

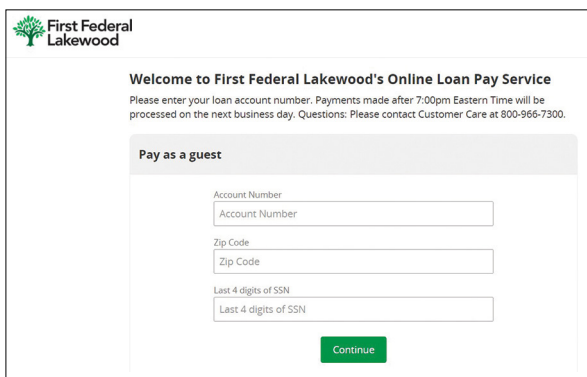


The screenshot shows the 'Sign In' section of the First Federal Lakewood's Online Loan Pay Service portal. It includes a 'Username' field, a 'Password' field, and a green 'Sign In' button. Below the fields are links for 'Forgot your Username or Password?' and 'Not registered yet? Register Now'.

Option 1 – Using Your Log in Information

- Log in to your account on FFL.bank /loanpayment using the [Online Loan Pay](#) button at the bottom of the page.

Note: The username and password used for Online Loan Pay are not connected to the username and password used for Online and Mobile banking.



The screenshot shows the 'Pay as a guest' section of the First Federal Lakewood's Online Loan Pay Service portal. It includes fields for 'Account Number', 'Zip Code', and 'Last 4 digits of SSN'. Below these fields is a green 'Continue' button. A note above the fields states: 'Please enter your loan account number. Payments made after 7:00pm Eastern Time will be processed on the next business day. Questions: Please contact Customer Care at 800-966-7300.'

Option 2 – Guest (No registration needed)

- You must enter your 10-digit loan number with no dashes, the zip code for your mailing address 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. 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 payment due?

Please refer to your loan or line of credit 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 make a payment in-person at a branch?

Please bring in your statement or your account 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.

