

# MAKE A PAYMENT - FAQ



## Is there a fee?

No, as long as you complete the payment yourself. Yes, a \$10.00 fee will be assessed if an Altra representative has to process the payment for you.

## What payment types can be done using Make a Payment?

### Regular payments only.

- No principal only payments
- No late charge payments
- No escrow payments
- No payoffs
- No paydowns
- No pay ahead payments

## Can I pay a different amount than the Amount Due showing?

Yes. There is a drop down in the Pay box, select the "Different Amount" option. The box will then allow you to enter the amount you wish to pay. The confirmation will show the amount you are paying & the button to "Pay" will also have the amount paying.

## Is there a transaction amount limit?

The minimum transaction amount is \$10.00. The maximum transaction amount is \$5,000.00

## Can a loan be paid off using Make a Payment?

No, please contact a Member Contact Representative to discuss your options for loan payoff.

## Can debit cards be used?

### Yes, the card must tie to a savings or checking account.

- No reloadable debit cards
- No Unemployment debit cards
- No Employer issued debit cards

## Can Credit Cards be used?

No, credit cards are not accepted as a payment method

## How do I become a Registered User?

- Selecting the Registered User link
- Click "Register Now"
- Complete all required profile information
- Setup Security Questions & Answers
  1. Questions must all be different
  2. Answers must all be different
  3. Answers must meet the minimum character limit
  4. Debit card account information can not be stored in the system, so the Registered User option is only available for electronic check method.

### **Can a payment be cancelled?**

Contact a Member Contact Center representative at 800-755-0055 for assistance.

### **What if I forgot my username or password for Registered User?**

Click the Forgot your Username or Password on the Sign In page and an email will be sent to you with resetting instructions.

### **Will I be able to see the payment posted to my account?**

Yes, log into Online Banking and review the loan history.

### **What if the payment does not post?**

Contact a Member Contact Representative at 800-755-0055 for assistance.

### **What does the message “No bill is due.....” mean?**

The loan does not currently have a payment due. Different loan types generate the bill for the next payment due on different schedules. At this time, Make a Payment only allows a payment to be made when a payment is due. Most loan types generate the bill for the next payment due between 13 and 28 days prior to the due date. Contact a Member Contact Center Representative at 800-755-0055 for assistance with other options for making a payment prior to it being due.

### **What does the message “If you have any questions regarding your payment....” mean?**

Make a Payment service is not available & you must contact a Member Contact Center representative at 800-755-0055 for assistance.

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[www.altra.org](http://www.altra.org)  
800-755-0055

**Altra**  
Federal Credit Union