



FEDERAL CREDIT UNION

WAYS TO PAY YOUR GHS LOAN



ONLINE/MOBILE BANKING

Direct pay from a GHS Account

Login to your online or mobile banking app and navigate to the 'Loans/Credit Card Transfers' menu. Move funds from your GHS checking or savings account to the loan.

You can also create recurring transfers to pay your loan automatically from your GHS account monthly - just be sure those funds are in your checking/savings.

QUICK TIP: Use eDeposit in the GHS mobile app to deposit checks into your checking or savings account anywhere, anytime. Then, transfer those funds within one business day when the hold releases on the check to pay your loan. *Be sure to sign the back of the check with "For GHS Mobile Deposit Only"

External Transfers

You can also use external transfers to move funds electronically from another financial institution to your GHS account. Login to online or mobile banking and navigate to "External Transfers Menu" and select the "Add Account" option to link the two accounts. Add your other accounts routing number and account number. GHS will then verify your account by sending a small deposit and withdrawal within one to two business days. Once you see those transactions in your account, log back into GHS online or mobile banking and go to the "External Transfers" where you will enter those amounts to complete the set up and begin making transfers. Transfer funds to your account and pay your loan using the process above.

QUICK TIP: The funds transfer does take 3-5 business days to complete once setup, but can also be set as recurring.

PHONE PAYMENTS

Phone payments can be made by calling GHS at [\(800\) 732-4447](tel:8007324447) during normal business hours (M-F, 8:30AM-5PM, Saturday 9AM-12PM), choose option 2 for "Loan Information", then option 2 again for "Payment". Payments can be made using a debit card with any financial institution, however there is a 3% processing fee on loan payments made by phone.

CHECK PAYMENTS

Mail

Mail your check or cash loan payments to GHS Federal Credit Union, 910 Front Street, Binghamton, NY 13905.

In-Branch

Visit in branch at 910 Front Street, Binghamton or 35 East Main Street, Norwich to make a payment with our staff.

Contact Your Other Financial Institution

You may also be able to ask your other financial institution to send the funds to us to make your payment electronically.



(800) 732-4447



www.ghsfcu.com