

## Pendleton Community Bank Online Loan Payments Frequently Asked Questions

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### ***What is PCB Online Loan Payments?***

Online Loan Payments is a secure site to make your PCB loan payment. You can submit a one-time payment or create an account to store payment history, create recurring payments and view reports for previous payments. Payments can be made by ACH or by credit or debit card.

### ***Where do I find the online payments website?***

Visit [www.yourbank.bank](http://www.yourbank.bank), under Personal and Lending, click on 'Make a PCB Loan Payment' or go to [PCB Loan Payment](#).

### ***What information will I need to make an online loan payment?***

For immediate payments without logging in as a 'returning user', you will need the first name and last 6 digits of the social security number of the primary account holder. You will also need the checking or savings account number and bank routing number if paying by ACH, or a credit or debit card.

### ***Do I need a PCB deposit account to make an online loan payment?***

No, you can use an account from another financial institution, or a credit or debit card from another financial institution.

### ***How is an online/mobile banking transfer to loan different from a payment made in the online loan payment website?***

Customers who have a PCB online/mobile banking account can transfer funds from their PCB checking or savings account to a PCB loan for payment. Transfers that occur prior to 6:00 PM on a bank business day will post to the account the same day. Transfers that occur after 6:00PM or on a non-business day will not post until the next bank business day.

### ***Is there a fee?***

No, there is no fee to make an online loan payment.

### ***Are there any restrictions for online loan payments?***

Some credit and debit card processors do not allow mortgage and other loan types to be charged to their card. You will need to contact your card provider to verify that they will accept payment for the loan type you plan to pay using a credit/debit card. PCB is not responsible for late payment fees if a credit card provider denies a payment.

### ***Can I elect to make a principal or interest only payment for loan payments?***

No, loan payments made online will apply to both the principal and interest.

### ***When will an online loan payment apply to the loan?***

Payments submitted after 9:00 PM Eastern Time will post to the account the next bank business day. It can take up to 3 business days for funds to be deducted from your bank checking/savings account.

### ***What if I forget my online loan payments username or password?***

You can reset your account password using the secret question/answer you created when you setup your account. Click the 'Forgot username or password' link on the login screen and follow the prompts to answer your secret question. If you have forgotten your secret question/answer or if your account is locked, contact your nearest [PCB financial center](#) for assistance.

### ***The payment amount, address or other information that displays in online loan payments is not correct?***

The online payment database is periodically updated. Recent payments or changes to your address or other account information may have occurred after the last update. Contact your nearest [PCB financial center](#) if the information that appears in Online Payments is not correct.