

# Loan Payment Portal

## Frequently Asked Questions



I can't log in to the portal. How do I get support?

When passwords or security answers are entered incorrectly, the User ID may become disabled. Please contact our Loan Servicing team or Customer Care Center at (888) 897-2276 for assistance with resetting passwords or enabling User IDs.

### Accessing the Portal

What information do I use to create a new User ID or to utilize the new "Pay Now" option?

The portal will use the last 6 digits of your Social Security Number (SSN)/TIN and the first 10 letters of your first name or your entity's name. This information is based on what is stored on our system. Names do not need to be spaced filled. Examples, Robert would be entered as Robert. Acme, Inc would be entered as Acme, Inc. Sample Business LLC would be entered as Sample Bus.

Do I have to be on the loan to be able to create a new User ID or utilize the new "Pay Now" option?

Yes, you must be a borrower or guarantor on an active loan at Heartland Bank to be able to create a new User ID or to use "Pay Now". Paid off loans will not be on the system. We do not grant access to anyone who is not listed on the loan.

### "Pay Now" Option

Do I need to setup a User ID to make a payment?

No, you can use the "Pay Now" option to do a one-time transfer. The portal will use the same authentication as listed above so you must be on the loan to set up the transfer. *Note: The portal will not store the debit account information used to make the payment.*

Where is the "Pay Now" option and how does it work?

The "Pay Now" icon will be on the portal's login screen. Select it to enter the customer verification information. A list of loans that you have at Heartland Bank will be listed for you to select and pay. Account information is not stored to be used later.

### Transfers

Will a list of the loans that I have be listed?

Yes. Whether you use the "Pay Now" or setup a User ID, you will see the loans that you have at Heartland Bank. There will be basic information listed, such as Loan Number, Current Balance, Regular Payment Amount, and Next Due Date.

Do I have to make the payment amount listed?

No, you can select an amount listed or enter another amount using "Other Amount".

For support, contact our Loan Servicing team at 888-897-2276 or by email at [LMaintenance@hbtbank.com](mailto:LMaintenance@hbtbank.com)\*

\*This email address is for general inquiries only. It is not secure e-mail. For your protection, please do not include confidential or sensitive information such as social security numbers, account numbers, etc. when using this email address.

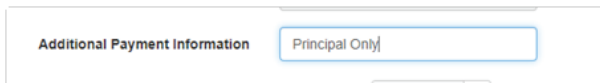
### What is the payment cut-off time?

Transfers submitted by 7:00 pm CST on a business day will be processed that day. Any transfer submitted after 7:00pm CST or on a non-business day will be processed on the next business day. Note: Cutoff times may change on New Year's Eve. Any changes will be listed on the Portal site.

**Cutoff Time:** All Payments submitted after 7:00 p.m. CST will be posted on the next business day. Payments scheduled on or created on weekends or Federal Holidays will be posted on the next business day.

### Can I post a Principal Only, Escrow Only, or Escrow Shortage payment?

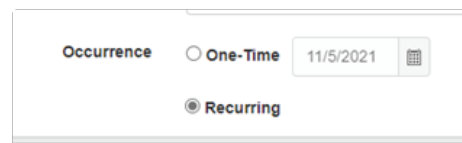
All payments are posted as a Regular payment, which pay the amount that is due including interest. You can designate in the "Additional Payment Information" how you want the payment posted. We will review this information and adjust the payment on the next business day per your direction.



## Recurring Payments

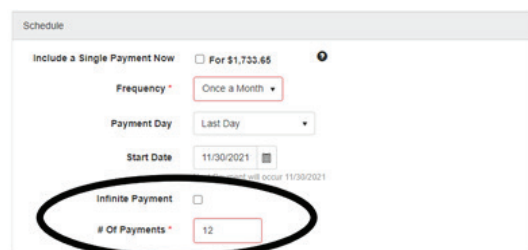
### Can I set up a recurring payment?

Yes, you can set up a "Recurring" payment. This option will only be available if you log in to the portal. When selected, it will display additional fields to complete.



### Do I need to indicate the number of payments to process?

Yes. This number can be specific or infinite. If you choose "Infinite Payment", the payment will continue until you cancel it. We may cancel it at any time if the loan pays off, has multiple returned payments, or has suspected fraud.



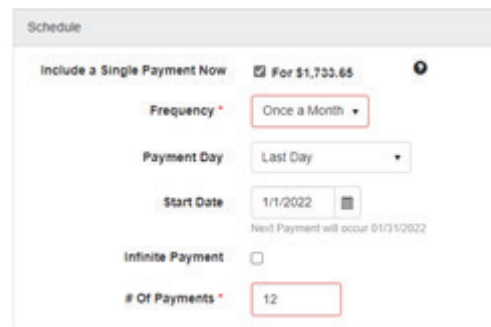
### When I set up a "recurring" payment, there is a field for "Include a Single Payment Now" option. What will this option do with the payment?

If this option is selected, the payment will process that day. The "recurring" payment will begin on the date listed in the "Start Date".

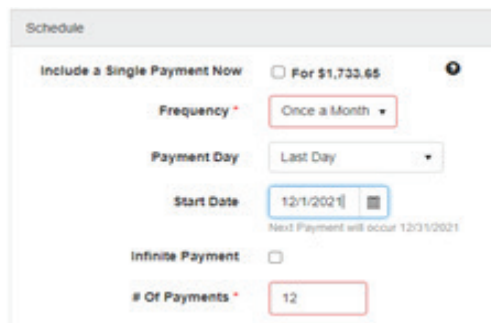
► For example, if today is 12/1/21 and the transfer is to process each month on the 1st day beginning on 12/1/21, there are two options.

- Select "Include a Single Payment Now" and put 1/1/2022 in the "Start Date".
- Do not select "Include a Single Payment Now" and put 12/1/2021 in the "Start Date".

### Using a Single Payment Now



### Not Using a Single Payment Now



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Do I have to use the Regular Payment amount for the “recurring” payment?

No. You can use a different amount by entering that amount in the “Other Amount” on the initial payment screen. You can select “BACK” at the top of the screen if you need to change the selection that you made.

| Current Balance (not a payoff) | Description       | Regular Payment Amount | Total Amount Due | Due Date   | Payment Date | Status |
|--------------------------------|-------------------|------------------------|------------------|------------|--------------|--------|
| \$253500.00                    | Freddie Mac Loans | \$1733.65              | \$1733.65        | 12/01/2021 |              | New    |

Regular Payment Amount      \$1733.65

Payment Past Due      \$0.00

Total Amount Due      \$1733.65

Other Amount     

CONTINUE

What is “Variable Amount”?

This option will pay the “Regular Payment Amount” that is listed for your loan. This option is ideal for loans that have payments that may change periodically, such as interest only payments, Adjustable Rate Mortgage (ARM) loans, or loans with escrow.

Recurring Amount

Fixed Amount For \$1,800.00

Variable Amount

Regular Payment Amount

Maximum Amount \*   

What is the “Maximum Amount” on the “Variable Amount” option?

- ▶ This amount is the highest that payment can be. If the Regular Payment exceeds it, the transfer will process the “Recurring” payment for the “Maximum Amount”.
- ▶ For example, if your Regular Payment is \$1,500 each month and the Maximum Amount is setup at \$1,600, then the payment will process each month for no more than \$1,600. If you have escrow on your loan and the Regular Payment increases to \$1,601, the transfer will only pay \$1,600.

This situation can cause you to be past due. The portal will not notify you that the Maximum Amount is not enough to fulfill the “Regular Payment” due.