

Loan Payment Options

There are many ways to make a loan payment with American 1 Credit Union. Below you will find a helpful list to get started.

Making Payments from American 1 Accounts

Internal Automatic Transfer: Use an internal automatic transfer when you want to pay on your American 1 loan from your American 1 account. This is an automatic payment for a set date and amount that you would specify. Ask an American 1 staff member to set up an automatic transfer on your loan due date from your American 1 checking or savings account.

Online Banking:

- **Immediate Transfers** - Once you register your account at american1cu.org, you can easily transfer your funds to make loan payments. These payments are immediate.
- **Scheduled Transfers** - Once you register your account at american1cu.org, you can schedule a transfer to pay on your loan from your American 1 account. You can schedule a one-time transfer or a repeating transfer. This gives you the flexibility to easily manage your payment amount and frequency.

Mobile App: Download the American 1 Mobile Banking app, log in using your American 1 Online Banking credentials (must register for Online Banking first) and then transfer from share to loan. These payments are immediate.

Making Payments from Another Financial Institution

External Automatic Transfer: Use an external automatic transfer when you want to pay on your American 1 loan from another financial institution. This is an automatic payment for a set date and amount that you would specify. Ask an American 1 staff member to set up transfer from your outside financial institution to your loan at American 1 Credit Union. These types of payments should be scheduled ten business days prior to payment due date.

Easy Pay: Use Easy Pay when you want to pay on your American 1 loan with your debit card from another financial institution. Visit American1CU.org, click the "Make a Loan Payment" tab from our homepage, and enroll in American 1 Easy Pay. In order to enroll in Easy Pay, you will need your 6-digit account number and your access code. These payments will generally post to your loan account within 1 to 2 business days.

- Your account number will be your base account number. You will not include any loan numbers or share IDs.
For example: 123456
- Your account access code is the primary member's birthday followed by their zip code.
For example: MMDDYYYYZipcode

Bill Pay: Use the Bill Pay option when you want to pay on your American 1 loan using the Bill Pay system of another financial institution. You can set up American 1 as a "biller" in a Bill Pay system you may have with another institution. Be sure to verify with them whether they will post electronically or send a check as you may need to allow extra time for the payment to be sent in the mail. If you have an American 1 checking account, you can also set up an account to account transfer in our Bill Pay to transfer funds from your other financial institution to American 1.

Mail: Check payments can be mailed to American 1 Credit Union, 718 E. Michigan Ave., Jackson, MI 49201. Please be sure to put your loan account number on your check for accurate payment posting.

Other Ways to Pay

Phone Access: Ask an American 1 employee to be set up for A1 Access. Once enrolled, simply call 800-247-2296 to make loan payments over the phone.