



Loan Pay FAQ

What types of loans can I pay on Loan Pay?

You can pay most of your CoastHills loans through Loan Pay including Auto, Home Equity Loans & Home Equity Lines of Credit (HELOC), Personal, etc.

The only loans unavailable through Loan Pay are Credit Cards and First Mortgage products. To pay on those loans, you would select the Visa or Mortgage tab at the top of Online Banking, then Payment Options. Or you may call (800) 262-4488 to speak with a Member Services Officer, however there will be a \$15 fee for payments by phone.

What is the fee for using Loan Pay?

Absolutely FREE!

What do I need to get started?

Getting started is easy! All you'll need is your CoastHills Account Number and the routing and account numbers for the financial institution you'd like to make your payments from.

To keep your account safe, you'll also need to verify your membership using identifying information to make your payment. If you cannot verify your membership, you will be unable to make your payment online.

When will payments post?

Payments made prior to the cutoff time – 6:00 p.m. PT – will be posted the same day. Any payments made after the cutoff time will be posted the following business day. All payments will post in the evening.

How do I link a bank account from another financial institution?

There are two easy ways to add your other financial institution for payment on your CoastHills loans:

After logging in simply select Profile in the top right corner then click Add Another Payment Method where you'll be prompted to enter your bank account information. After you've entered the information, click link account and you will receive a confirmation message that the account was successfully linked. All done!

Another way is if you would like to add a financial institution while setting up your payment. In the account field on the payment screen, click the plus button and enter the information from the bottom of a check from that institution – the routing number is to the left and the account number to the right – enter the name on the account and the amount you wish to pay then click link account.

Can payments be made with a Debit or Credit Card?

Debit and Credit Cards will not be accepted through Loan Pay. If you would like to use a debit card for payment, you may call (800) 262-4488 and speak with a Member Services Officer, however there will be a \$15 fee for payments by phone.

Due to Visa® rules and regulations, credit cards are not accepted for payments of debt.

How will I know the payment was successful?

Once you submit your payment, you will receive a confirmation message, followed by a confirmation email to notify you that your payment was successful.

If your payment is declined, please try again and check the total dollar amount to verify it's not over the limit allowed and your financial institutions routing and account numbers.

What is the maximum dollar amount I can pay online?

The largest payment you can make online is \$2,500. As a reminder, CoastHills requires monthly payments on all loans.

How far in advance can I make a payment?

You can schedule a one-time payment up to 7 days in advance.

There is also the option to set up reoccurring automatic monthly payments for your loan once you've registered your account.

How do I set up reoccurring automatic monthly payments?

From the home screen after logging in, select setup AutoPay where you'll be sent to the edit scheduled payment screen. From there, select the account you'd like to make the payment from, enter your payment amount, select the start date anywhere from the current date up to 7 days in the future, choose the frequency (weekly, bi-weekly or monthly), the end date then next. Click I agree where you will receive a payment schedule confirmation and you're all set!

I took advantage of Skip-a-Pay and have automatic monthly payments. How do I cancel my reoccurring payment for one cycle?

To cancel a one-time automatic payment, select edit AutoPay, then click cancel scheduled payment then select update. Your automatic payment will be cancelled for that one occurrence.

Can I use Loan Pay to pay off my loan?

To pay off your loan you can visit any of our 12 branches or call (800) 262-4488 and speak with a Member Services Officer, however there will be a \$15 fee for payments by phone.

Once you pay off your loan, remember to cancel your reoccurring automatic monthly payments. To cancel your AutoPay, select edit AutoPay, change the ending date to current date, then select update. Your remaining automatic payments will be cancelled.

Why can't I see my loan in Loan Pay?

Loans are searchable using the Primary Member's information. If you are a Co-Borrower, try using the Primary Member's information to find the loan.

To use online Loan Pay, CoastHills loans must be in good standing with the credit union, meaning you've consistently made at least the minimum payment by your billing due date.

How do I reset my password if I forget it?

To reset your password from the login screen, select the Forgot your Password option and enter the email address used to register your account. An email will be sent to the registered email address where you will follow the prompts to reset your password. To keep your account secure, you will need to verify your membership using identifying information.

What if I want to change the email address where I receive Loan Pay notifications?

Simple! After logging in to Loan Pay, select Profile in the top right-hand corner then click the editing pencil next to your email address to make changes. You can also change your password here as well.