

# Loan Payment Options

We've all had that moment of panic when you think, "wait, did I pay that bill yesterday?" The good news is we have a few ways for you to make loan payments without spending another evening with the hassle.

## Option 1: Set it and forget it

**Cost: FREE**

Missing a payment can be an expensive hassle. The best way to avoid headaches and late fees is to set up a recurring payment. You can register for [Digital Banking](#) and establish an external account to [set up your recurring payment](#).

Or contact us at [800-771-9411](tel:800-771-9411) and let us know the day of the month when you want your payment to be made. Then enjoy your worry-free, never-have-to-remember-again life. We'll do the rest (actually, it's all done digitally but we'll take the credit).

Set Up Recurring Payments:

1. If you have not already done so, add an external account that you will be paying from. Or skip this step if you are paying from an Addition Financial account.
2. Select "Make a Transfer" on top navigation
3. From - Select your Addition Financial account or external account from the "Select Account" dropdown
4. To - Select a loan account from the "Select Account" dropdown
5. Select the amount for your recurring payment
6. Send transfer - Select "Scheduled"
7. Occurs - Set the recurring payment frequency
8. When - Set the transfer date with enough time for the payment to be delivered (typically 4 business days)
9. Ending - Make desired selection
10. Include optional memo
11. Select "Review"
12. "Schedule" or "Edit"

## Option 2: Pay-as-you-go

**Cost: \$4.50 per payment**

Not ready to commit to recurring payments? That's OK - just visit the [Payment Center](#) each month to make your payments. You choose the date and enter the amount, including the fee, and your payment will be credited on time for you.

## Option 3: Oops! I really need to talk to someone today! (Call us to make your payment manually.)

**Cost: \$8 per payment**

Did the dog eat your calendar? No worries. You can [visit a branch](#) or call us at [\(800\) 771-9411](tel:800-771-9411) and we'll make your payment manually using either a debit card or routing and account number for the payment account. Even better, we can set up recurring payments for you right over the phone or at the branch and you won't be charged the \$8 fee.

## Option 4: Mail in your payment

**Cost: FREE**

Available on auto and personal loans, credit cards, and mortgage payments.

**Mail to:**

Addition Financial  
Loan Payments  
PO Box 958423  
Lake Mary, FL 32795-8423

