

Express Pay Q & A

What is Express Pay?

Express Pay allows you to make same-day loan payments or deposits to your Cornerstone accounts using accounts at other financial institutions. Acceptable forms of payment are Mastercard, Discover Card, Non-CFCU debit card, or ACH using your checking account number. VISA and American Express credit cards are not eligible.

How much does it cost to use Express Pay?

The cost per payment/deposit is \$9.95. This amount is charged to the card or checking account that you select as your form of payment. You must agree to this fee at the end of the Express Pay transaction in order for the payment/deposit to be completed.

How do I get started using Express Pay?

Access Express Pay from the CFCU website. At the login screen, use the Express Pay button to make a onetime payment. This option requires your 7 digit CFCU account number that begins with a 5, a valid email address, and the last 4 digits of your Social Security Number. Or, register to create an Express Pay account that can be quickly accessed to make onetime or recurring payments. This option requires your 7 digit CFCU account number that begins with a 5, a valid email address, the last 4 digits of your Social Security Number, and your date of birth.

How do I navigate the web site to make my payment/deposit?

Once your account has been validated, simply click the "Pay Now" button of the loan or share that you would like to pay/deposit and select either the card option (for credit or debit cards) or the bank account option (for checking accounts). Enter the required information and the amount to pay. The amount to pay field for a loan displays your loan payment amount but this amount may be edited. (For loan payoffs, you should call CFCU to obtain accurate payoff information.) Click the "Next" button and verify the total payment which includes the \$9.95 fee. Check the box next to "I Agree" which authorizes the payment and click on the "Submit Payment" button. You will receive an email recap of your transaction.

When will my Express Pay payment/deposit post?

Express Pay transactions that are received prior to the cutoff of 8:00 pm (Central Time) will be posted the same day. Transactions received after the cutoff will post on the next business day.

Which Cornerstone loans are eligible for Express Pay?

All loans that are eligible for Express Pay will appear once your account is validated. Most loans with a loan payment of \$1,500 or less are eligible for payments. The list includes auto and recreational vehicle loans, signature loans, advance loans, lines of credit, share loans, and Shelterline loans.*

Which Cornerstone loans are not eligible for Express Pay?

Loans with payments that exceed \$1,500 are not eligible for Express Pay. Also, other loans such as credit card loans, mortgage loans, and business loans cannot be paid using Express Pay.

Which Cornerstone shares are eligible for Express Pay?

All shares that are eligible for Express Pay will appear once the account is validated. Deposits that are \$1,500 or less can be made to share savings, special savings, checking, and Wealth Builder money market accounts.*

Which Cornerstone shares are not eligible for Express Pay?

Deposits that exceed \$1,500 are not eligible for Express Pay. Also, accounts such as Summer Saver, Salary Distribution Plan, Christmas savings, IRA's, share certificates, and business accounts cannot accept Express Pay deposits.

*Certain restrictions apply.