

Bacon Pay FAQs – USPS FCU Online Loan Payment System

Q: What is the maximum payment amount I can make?

A: You can make a payment up to \$10,000.00. If you need to make a larger payment, please contact our Collections Department* to process.

Q: What loans can I pay using the online loan payment system?

A: You can pay on any Personal, Auto, Line of Credit, Home Equity, Line of Credit, and Share Secured loan. First Mortgage loans and Credit Cards can be paid using the other links provided on the Credit Union's Make-A-Payment web page. If any type of loan mentioned beforehand is **past due**, contact the Collections Department* to make a payment.

Q: What are the fees for making online loan payments?

A: \$2.00 per loan payment using the online loan payment system. If you set-up recurring payments, it's free.

Q: Who can register?

A: Registration is only accepted with the primary Credit Union member's information (co-borrower information is not accepted at this time, however a co-borrower can pay using the primary account holder's information).

Q: What is my member #?

A: Your member # is your Credit Union account number that you were issued when you opened your account. The member (account) # was provided to you on an Identification Card. Your member (account) # will be a 4, 5, or 6-digit #. Do not add any leading zeros, savings, checking, or loan suffix #s behind your account number.

Q: How do I get my loan payment confirmation?

A: A confirmation email will be sent to you for online loan payments.

Q: What if a payment is returned?

A: Returned payments are subject to Non-Sufficient Fund Fees/ACH. Please see the Credit Union's Fee Schedule for more information.

Q: Can I make a payment by Credit Card?

No, only payments made using your checking account information from your financial institution are accepted.

Q: How many days can I postdate a payment?

A: You can make a payment up to 14 days in advance.

Q: Can I pay more or less than my current loan payment amount?

A: You can pay any amount up to the maximum of \$10,000.

Q: Can I pay my loan in advance?

A: No. Loans cannot be paid in advance. A payment is required to be made on your loan(s) each month, as stated in your loan closing documents.

Q: Can I set up a recurring payment?

A: Yes, you can set up a recurring payment from another financial institution. IF the payment will be coming from an account you have with the Credit Union, you can set that up in Virtual Branch Online Banking.

Q: What do I do if I forget my user ID?

A: Your user name is your email address. If you forget your email address, you can re-register, but your payment information will not display any previous payment information. You will have to set it back up.

Q: How can I cancel a payment that was recently created?

A: You do not have the ability to cancel your own transactions through the payment system. Please call the Credit Union and speak with the Collections Department* for assistance.

Q: When will my payment post to my account?

A: Payments made using the online loan payment system will not post the same day a payment is made. Payment made before 8:00 PM CST (9:00 PM EST) on a business day will be processed that business day and then posted to your account on the following business day (1 business day). Payments made to your loan after 8:00 PM CST (9:00 PM EST) on a business day will be processed the following business day and then posted to your account on the following business day (2 business day's total).

Q: Can I payoff my loan using Web Pay?

A: We do not encourage you to use the online loan payment system to pay off your loan. Please contact the Credit Union to get your exact payoff amount to avoid any shortage in payment.

Q: How do reset my password?

A: Please select "Forgot your password?" under the login page. We do process password resets on your behalf with this system.

Q: I can log in, but I not able to make a payment.

A: If you can log in, and are not able to make a payment, it most likely means you do not have any eligible loans to make payments on. Please contact the Collections Department* to make a payment or to find out more details. Note: Payments cannot be made using this system if the loan is past due.

Q: I can't complete my registration?

A: You may not have provided the correct answer or the correct format of the answer. For example: if MM/DD/YYYY is required and you enter M-D-YYYY this will error because of the number of characters in the month and day. In addition, your account number should only be your issued 4, 5, or 6-digit account number. Do not add any other savings, checking, or loan suffix behind your account number.

Q: How do I dispute a payment?

A: Contact your external financial institution from where the payment debited from.

*Payments that are made by phone with the Collection Department are subject to a \$10 processing fee.