

Westerra's One-Time Debit Card Payment FAQs

1. **Q: What is the One-Time Payment service?**

A: This service allows you to make a one-time payment to your Westerra loan with a debit card from another financial institution.

2. **Q: How do I access this service?**

A: You can access this service online at westerracu.com by clicking on "Payments" in the top navigation, selecting "One-Time Payment" and then clicking on the "Online Payment Center" link. Once you click on the Online Payment Center link, you can login or register if you are a first-time user, or pay as a guest.

You can also complete an *expedited* one-time payment by calling 303-321-4209 or by visiting any Westerra branch.

3. **Q: Who can register to make a one-time payment to my Westerra loans?**

A: Only primary and joint owners on your account are eligible to register in the Online Payment Center.

4. **Q: Can I use one username/password for all of my accounts?**

A: No. Each member account number requires a separate username and password.

5. **Q: What is the cost of using this service?**

A: If you make a one-time payment through the Online Payment Center, there is a \$12 processing fee. If you choose an *expedited* one-time payment by phone or in a branch, the processing fee is \$20.

6. **Q: When will the payment post?**

A: If a payment is made before 7pm Mountain Time (MT), it will post the same day. Payments made after 7pm MT will post the next business day. If you choose an *expedited* one-time payment by phone or at a branch, the payment will post immediately.

7. **Q: Can I use my Westerra debit/credit card to make a one-time web payment to my Westerra loan?**

A: No. You will need to transfer funds from your Westerra checking, saving or credit card account through Online Banking. Transferring a payment through Online Banking is more cost effective as there is no fee.

8. **Q: Can I set up a recurring payment from my debit card?**

A: No. This service is set up for one-time payments only.

9. **Q: What loan types can I pay using the one-time payment option?**

A: You can pay the following loans through the one-time payment option:

- Auto loans
- Second mortgage and Home Equity Lines Of Credit (HELOC)
- Lines of Credit
- Personal Loans
- Secured Loans

10. **Q: Can I make deposits using this service?**

A: Yes. You can make deposits to the following savings accounts using the one-time payment option:

- Savings
- Checking
- Money Market

11. Q: When is a One-Time Debit Card Payment not allowed?

- When your loan is 45 days or more past due
- Payment to a Credit Card (*payments can be transferred through Online Banking*)
- Payment to a First Mortgage (*payments can be transferred through Online Banking*)
- Deposit to a CD
- Deposit to an IRA

12. Q: Is there a limit on the amount of a payment?

A: Yes. You can make payments up to \$1,000 per transaction.

13. Q: Can I make more than one payment at a time?

A: Yes. You can make payments to up to 7 of your loans, savings or checking accounts at one time; however, the total amount cannot exceed \$1,000.