



1440 Rosecrans Ave.
Manhattan Beach, CA 90266
800.854.4600 • www.LoanKinection.com

WHOLESALE LENDING

FIRST MORTGAGE LOAN PAYMENT OPTIONS

Please call Kinecta Federal Credit Union's Member Contact Center at 800.854.9846 if you have any questions.

Internal Transfers between Kinecta Accounts

Recurring Transfer:

- You may request to have your Mortgage Loan automatically paid each month by withdrawing the funds directly from a Kinecta share (checking or savings) account.
- You may set up a Recurring Transfer request during the mortgage closing process. Contact your Mortgage Loan Consultant, or the representative assisting you with your loan, for more details.
- You may request that the payment be made on any day between the 1st and 10th of each month.
- You may complete a First Mortgage Loan Payment Transfer Authorization form (available at www.kinecta.org) Submit the completed form to any Kinecta Member Service Center, fax it to 310.536.9239, or mail to:

Kinecta Federal Credit Union
Attn: Mortgage Loan Servicing CU/77
1440 Rosecrans Avenue
Manhattan Beach, CA 90266

- Allow up to one payment cycle to confirm that the payment has been processed.

Online Banking / Member Contact Center Transfer:

- You may transfer funds from a Kinecta share account to your Mortgage Loan through Kinecta Direct Online Banking at www.kinecta.org or by speaking with a Member Contact Center representative at 800.854.9846.

Transfers from another Financial Institution to Kinecta

Online Bill Payment:

- To set up a recurring bill payment, log into your other financial institution's online banking system.
- Select the option to add a new payee account or bill payment.
- Set it up to be recurring; be sure to allow at least 7 business days between the date of your transfer and your mortgage payment date.
- Provide your Mortgage Loan number as the *Account Number*.
- Provide the following payee and address:

Kinecta Federal Credit Union
1440 Rosecrans Avenue
Manhattan Beach, CA 90266

Direct Transfer of Funds:

- To pay your Mortgage Loan payment by ACH, set up a *Recurring Transfer* to automatically transfer the payment from your Kinecta share checking or savings account to your Mortgage Loan (refer to the above listed *Recurring Transfer* instructions.)



KINECTA
FEDERAL CREDIT UNION

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- Log into your online banking account at your other financial institution.
- Set up a bank-to-bank transfer to your Kinecta checking or savings share account. You will need to provide the Kinecta routing number – **322278073** – and your full Kinecta share account number (the account number can be provided by your Mortgage Loan Consultant or the representative assisting you with your loan during the mortgage application process).
- Verify that the ACH transaction is sent at least 3 business days before your Mortgage Loan payment is scheduled to be withdrawn from your checking or savings share account.
- Allow up to one payment cycle to confirm that the payment has been processed.

Other Payment Options

Kinecta Member Service Center:

- A Mortgage Loan payment may be made in person at any Kinecta Member Service Center.

U.S. Mail:

- Upon receipt of your Mortgage Loan statement, you may mail your payment stub and a check or money order to:

Kinecta Federal Credit Union
P.O. Box 60032
City of Industry, CA 91716-0032

- Be sure to include your Mortgage Loan number on the check or money order.