

### **What is Online Loan Payments?**

It is an online site for making personal loan payments. Customers can use it to make one-time payments, store payment account information, and view/create reports of previous transactions.

### **Why do I have to re-create my account?**

We updated the site to make the payment processing more efficient, such as customer profiles being able to link to multiple GSB loans. Customers with a mortgage and auto loan will now only need one set of login credentials.

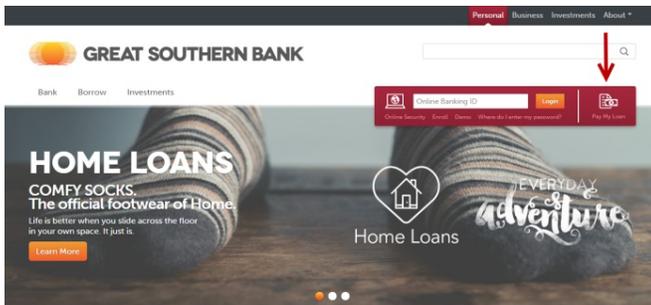
### **How does the Online Loan Payments system differ from Online Banking?**

Online Banking can be used by customers who have their loan and checking or savings account with Great Southern Bank. Online Banking allows customers to make payments through the website or Mobile App.

Online Loan Payments can be used by anyone, including customers who have a loan with Great Southern but their checking or savings account with another financial institution.

### **How can I access the Online Loan Payments system?**

Visit [www.GreatSouthernBank.com](http://www.GreatSouthernBank.com) and click “Pay My Loan” at the top of the screen.



### **What will I need to make my payment?**

1. If you are a borrower on the loan, you will need the following in order to validate your account:
  - a. The last four digits of your social security number
  - b. Last name
  - c. Date of birth (MM/DD/YYYY)
2. Your checking or savings account information – create an account to save for future use

### **Is there a fee for using Online Loan Payments?**

No, this payment option is free to customers.

### **Is the Online Loan Payments service available to all customers?**

Commercial loan and business loan payments **cannot** be processed via the Online Loan Payments system. Any personal loan account that is 30 days or more past due **cannot** be processed via the Online Loan Payments system. Payments will not be accepted via the Website unless the status of the loan is open/active.

### **Can I specify how the payment is applied – principal only, escrow only, etc.?**

This functionality is not available at this time, but we are currently working toward offering these additional payment options in the future.

### **I've locked myself out; how do I reset my password?**

When creating an account, you can setup a secret question and answer. Then in the future, if you lock yourself out or forget your password, you can select “Forgot username or password?” from the login screen. If that doesn't work, then give us a call, and we will be happy to help!

## I've created a profile and logged in – what details of my loan are showing?

PAY NOW						
Click on 'Pay' in the Action column to make a payment.						
Name	Description	Total Amount Due	Principal Balance Remaining - call for official payoff amount	Due Date	Status	Action
MICKEY MOUSE	Installment loan department	\$1.00	\$6.00	05/05/2018	New	Pay
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>		<i>F</i>

- a. Name – this is the borrower name that your account was validated on
- b. Description – this will list the loan type being displayed, which is especially helpful if the borrower has multiple GSB loans; values will be:
  - a. Home Equity Loans
  - b. Installment Loan Department
  - c. Real-Estate or Mortgage Loan Department
- c. Total Amount Due – regular payment amount due each month; this value will not update as partial payments are made
- d. Principal Balance Remaining – this amount is truly the principal balance only; it does not include outstanding interest, late charges, release fees, etc.. Please call for an official payoff quote.
- e. Due Date – this is the date your next monthly payment is due; if paid ahead, it will accurately display the future due date
- f. Pay – select this option to make a payment on that particular loan

### When will my payment show up on my loan?

Payments scheduled prior to 8:00 p.m. CT, Monday-Friday, are effective on the same day. Payments scheduled after 8:00 p.m. CT, or on non-business days, such as the weekend or federal holidays, are effective on the next business day.”

### If I have further questions, who do I contact?

Contact our Loan Servicing Department at 888.245.2530.