

# YOU Can Count on Us.



**Thank you for choosing First Commerce** to finance and service your loan. We take our commitment to you seriously and want to ensure a smooth ride for years to come, including making your monthly payments easy and convenient.

**COVID-19**  
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WEBSITE

**We offer a variety of ways to make your loan payment.** Simply choose the option(s) that works best for you.

## Internal Transfer

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The easiest way to make a payment on your auto loan is to set up First Commerce as your primary financial institution. We can draft your payment from either your checking or savings account on your due date. Reach out to our [Contact Center](#) and a team member will be happy to assist you, or you may set this up on your own in Digital Banking or through the Member Account Line phone service. No fee applies.

## Automatic Draft

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If your primary account is with a different financial institution, we can help you set up payments to draft on a recurring basis from your other account on your due date. Reach out to our [Contact Center](#) (at least 10 business days before your first payment is due) and have your account number and [routing number](#) handy. We will set it up for you. No fee applies.

## External Transfer via Digital Banking

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**Your primary account at another financial institution** can be linked to [First Commerce's digital banking](#) so you can easily transfer money between two financial institutions electronically. When you link an external account, you will be asked to verify your ownership by confirming two small deposits First Commerce makes into the external account.

Once the deposits are verified by you and a connection is established, you can then move money between the accounts on your own schedule. You will need the account number and routing number from your other financial institution.

**Contact Us!** No matter what you need, there are several ways to contact First Commerce.  
**Contact Center** 1.800.533.5772    **Email** [MemberServices@FirstCommerceCU.org](mailto:MemberServices@FirstCommerceCU.org)

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Please allow five business days to establish the connection. Once you move funds to your FCCU savings or checking account, you can perform an **internal transfer** to your loan as described above. No fee applies.

## Mail Payment with Coupon

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If you received a payment coupon book, you can mail a check or money order to the address specified on the payment coupon. Please allow sufficient time for the postal service to deliver your payment prior to the due date. No fee applies.

## Mobile Deposit through Digital Banking

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Use the mobile deposit feature in our **Digital Banking** app, available for download in the Apple or Google app stores. After you set up your account on the app, simply take a photo of a check and deposit that money into your account. Once the deposit goes through, transfer the money from the account where you deposited the funds in to the loan account as described above in our **internal transfer** section. Please allow one business day for the mobile deposit to process and funds to be available to transfer. No fee applies.

## Bill Pay from Other Financial Institution

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**If your primary account is with another financial institution, ask if they offer a bill pay feature** that you can use to pay for your auto loan with First Commerce. You can work with your other financial institution to get the instructions you need to set up your payment. Remember to have your loan number and our address. You will also typically need five business days for bill pay vendors to set up payments. If your financial institution does not offer a bill pay feature, inquire about setting up a checking account and digital banking with First Commerce! We'd love to be your primary financial institution and we offer free bill pay.

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## **Pay Online with Debit or Credit Card from Outside Institution**

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You have the option to [pay online](#) with your debit card or credit card. Visit our website to create an account. You will need your account number (clarify which account number), last 4 digits of your Social Security Number and billing address to register. Please allow a minimum notice of 2 business days to establish online payment account.

## **Pay Over the Phone with Debit or Credit Card from Outside Institution**

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You can also make a payment over the phone with a debit card or credit card or a check from another financial institution, and your payment will be applied to the loan the same day. You may call us during regular business hours and a team member will be happy to assist you. You will need your card information or account and routing number, as well as your billing address to complete the payment over the phone. This option is only available during First Commerce business hours.

If you have questions about any of these options, you may call our Contact Center at 850.488.0035 or 1.800.533.5772 to speak with a member service representative. Representatives are available 7:30 a.m. to 7:30 p.m. Monday-Friday and 9 a.m. to 3 p.m. Saturday. Or visit our website for [additional ways to get in touch with us.](#)

Thank you again for trusting us with your loan!

**Routing Number** First Commerce's routing/ABA number is 263182516.

Please note: if setting up an ACH payment/deposit (including direct deposit) to/from a checking account please use the 13 digit Account Number from the bottom center of your checks. Please direct any questions to our Contact Center at (850) 488-0035.

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