

FIRST MERCHANTS BUSINESS ONLINE BANKING

LOAN QUICK START GUIDE

This Loan Quick Start Guide provides instructions for the tasks most frequently used to initiate loan transactions and review loan activity.



General Information about Loans

- Payments on loans can be made towards monthly billing or to the principal balance only
- Outstanding monthly bill must be paid in full first before a principal only payment can be made
- Loans cannot be paid to zero through online banking, please contact your nearest branch to make a payment that will bring the loan balance to zero

Make a Loan Payment

1. Click on **Money Movement** and select **Loans**
2. Select the Loan you would like to make a payment on by clicking on the **arrow to the left** of the description
3. To see available options, click on the **three dots to the far right** • • •
4. Click on **Make Payment**
 - Choose **Pay From** account from the drop down menu of available accounts

- Input **Payment Amount** in the box provided
 - Check mark the **Principal-Only Payment** box to make a payment towards only the principal balance on the loan. Leave this box clear to make a payment towards amount billed
 - Select the **Frequency** of the payment from the drop down menu
 - The **Next Send Date** will default to today's date. To pick a different date, type in the box provided or click on the small **Calendar button to the right**
5. Click **Continue**
 6. This will take you to the **Verify Payment** screen
 7. Click **Pay Now** to submit the payment or **Cancel** to cancel the payment
 - To submit this request without transmitting, click **submit for approval**



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Loan History Reports

1. Click on **Reports** and select **Loans**
2. Click on **Manage Loans**
3. Select the Loan you would like to view a report on by clicking on the **arrow to the left** of the description
4. To see available options, click on the three **dots** to the far right
 - Choose **Loan Activity - Report** to view all recent transactions posted to the loan
 - Choose **Payment and Advance History** to view all recent transactions that were initiated through the online banking system
 - Choose **Loan Summary - Notes** to see general information about the loan
 - Choose **Loan Summary - Commitments** to see general information about commitments

Request a Loan Advance

1. Click on **Money Movement** and select **Loans**
2. Select the Loan you would like to make a payment on by clicking on the **arrow to the left** of the description
3. To see available options, click on the **three dots to the far right**
4. Click on **Request Advance** • • •
 - Input the **Advance Amount** in the box provided
 - Choose **Advance To** account from the drop down menu of available accounts
5. Click **Continue**
6. This will take you to the **Verify Advance** Screen
7. Click **Take Advance Now** to submit the advance or **Cancel** to cancel the advance
8. To submit this request without transmitting, click **submit for approval**

For additional instructions and help, click “How do I...” or “Terms” at the bottom left of the screen or click “FAQs” for frequently asked questions.
Please call Treasury Solutions at 800.205.3464 for assistance.



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