

Lexington FCU Loan Payment Reference Sheet

My account number:	Share(Savings) #:	Share Draft: 10
Share Draft (Checking) for direct deposit as appears on checks is:		
Loan #:	Payment amount:	Due date:
Loan #:	Payment amount:	Due date:
Loan #:	Payment amount:	Due date:
Grace Period		Late Charge
Personal loans	10 day grace period after due date	\$15.00
Home Equity & Line of Credit	30 th , February 28 th or 29 th	\$15.00
VISA	6 th	\$15.00

Options	How to make your payment
In-branch or mail Telephone # (585)254.4543 Customer Service- option #1 Lending- option #2	Location for your convenience: 1275 Lexington Avenue, Rochester, NY 14606 * Night drop * Hours: Mon - Thurs 9am to 4:30 pm * Fri. 8:30am-4:30pm,
Direct Deposit Routing #222382111	To establish direct deposit from an employer or other source, inquire from source for process or if a form is required. In most situations all you need is our routing #222382111 and your account number, note that our share draft accounts (checking) have 13 digits ; <ul style="list-style-type: none"> If you have a 9 digit account number, start with 11, add 2 zeros (0) and then your account number. For example, account #123456789, will be 1100123456789 <ul style="list-style-type: none"> If, you have a 5 digit account number, start with "11", add six (6) zeros (0) and then your five (5) account number. For example, account #12345, will be 1100000012345.
Automatic Transfer	Enroll to have automatic transfers from your Lexington FCU share account(s) to your loan. To enroll, contact us at 585.254.4543, stop by one of our branches or create an automatic transfer at our <i>free bill pay service</i> .
Online	Use our <i>free bill service pay</i> to transfer from your Lexington FCU account to your loan as well as other bills. To use the bill-pay from your financial institution to your Lexington FCU loan, you will need your account number and loan number, our address and telephone number, these are all listed above.
ACH (Automated Clearing House)	Electronic payments from your financial institution to Lexington FCU <ul style="list-style-type: none"> One-time on demand is \$5.00 Recurring ACH Originations (monthly) are <i>free</i> To enroll: request form, will need your bank routing and account #.

FAQ's

Question: Can I skip a payment?

Answer: You can make additional principal payments; however, you must make a payment every month. To request an extension of a payment, note there is a \$35.00 fee. You contact us at 585.254.4543, x126

Question: How do I enroll to use online banking and free bill pay service?

Answer: To enroll call our representatives at 585.254.4543

Question: Can I use my debit card to make a payment over the telephone?

Answer: No, we're unable to process an ACH payment request with your debit card, see ACH option and requirements.