

1 Overview



After you sign in, you'll see your **Home Page** — also called the **Loan Summary Dashboard**.

This is where you can:

- View your current loan information
- Check due dates and payment amounts
- Renew your loan (if available)
- Review your payment history

The page has **three main parts**:



1. **Your Loan Details** – shows your loan status and balance
2. **Renew Account** – where you can renew your loan if you qualify
3. **Payments** – shows your next or overdue payment details

 Bryan #10070-001 


Welcome, Amanda Matthews


Your Loan Details

Status: Open

Loan Amount \$1,800.00	Term 12	Date made 04/09/2026
Payoff \$1,925.00 	Balance \$2,788.92 	Monthly payment \$232.41

Renew Account




Hi Credit **\$1,800.00** 


[Renew Account](#)

Payments

0 out of 12

Next Due **\$232.41** Due Date **05/09/2026**

[Make Payments](#) 

[View Payments History](#) 

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2 Account # - Switching Between Loans

How It Works

- If you have **only one loan with Atlas Credit**, your account number will be shown as a **static label**.
- If you have **multiple loans**, you can click the account number to open a **dropdown list** and switch between your loans.
- When you select a different loan, all information on the page will automatically update to reflect that account.

Which Loans You'll See

You will see:

- Your **active loans** (Open or Past Due)
- Your **most recent inactive loan** (Paid Out or Charge Off), if applicable

Only the most recent loan from each loan group (family) will be shown, and your loans are listed with the **most recent one at the top**.

By default, your most recent eligible loan will be selected when you log in.



3 Log Out

To exit your account, click the **Log Out** icon in the top right corner of the screen.

Confirm your choice if prompted. For your security, always log out when finished, especially on shared devices.



4 Your Loan Details

Within this section, you'll see your:

- **Loan status** (Open, Past Due, Paid Out, or Charge Off)
- **Loan details** like:
 - Loan amount (what was financed)
 - Terms (number of payments)
 - Date made (when the loan started)
 - Payoff amount (how much to fully close the loan)
 - Balance (how much remains today)
 - Monthly payment (your regular payment)

Your Loan Details

📌 Status: Open

Loan Amount \$1,800.00	Term 12	Date made 04/09/2026
Payoff \$1,925.00 ⓘ	Balance \$2,788.92 ⓘ	Monthly payment \$232.41

5 Renew Account Section

This area shows:



- **Hi Credit** – the highest loan amount you may qualify for
- **Renewal Options** (if available)
 - **Pay to Renew** – how much you need to pay to renew, **or**
 - **Renew with Cashback** - how may you will receive back when if you renew.
- **Renew Account** button – starts the renewal process

If your loan is **Past Due** with more that 3 payments or **Charge Off**, this button is **not available**.

Example 1.

Status: Open

Renewal Option: Renew with Cashback

 Bryan #10073-001 

Welcome, Donald Matthews

Your Loan Details

Status: Open

Loan Amount \$1,800.00	Term 12	Date made 04/09/2026
Payoff \$1,692.59 ⓘ	Balance \$2,556.51 ⓘ	Monthly payment \$232.41

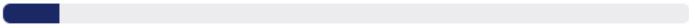
Renew Account

 ⓘ

Hi Credit \$1,800.00 ⓘ	Renew Account and receive \$107.41 ⓘ
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Renew Account

Payments

 1 out of 12

Next Due \$232.41	Due Date 06/09/2026
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Make Payments ▲

[View Payments History](#) ▼

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Example 2.

Status: Past Due

Renewal Options not available


 Bryan #10074-001 

Welcome, Anthony Matthews

Your Loan Details ⊗ Status: Past Due

Loan Amount \$1,800.00	Term 12	Date made 10/08/2025
Payoff \$2,680.88 ⓘ	Balance \$2,788.92 ⓘ	Monthly payment \$232.41

Payments

 0 out of 12

Past Due **\$1,452.56** Due Date **11/08/2025** Fees **\$58.10** ⓘ # Past Due **5**

[Make Payments](#) ▲

[View Payments History](#) ▼

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Example 3.

Status: Paid Out

Renewal Options: Renew with Cashback (restart a loan)

 Bryan #10071-001 

Welcome, Thomas Matthews

Your Loan Details 🕒 Status: Paid Out


Loan Amount \$1,800.00	Term 12	Date made 02/08/2026
Payoff \$0.00 ⓘ	Balance \$0.00 ⓘ	Monthly payment \$232.41

Renew Account ⓘ

Hi Credit **\$1,800.00** ⓘ

[Renew Account](#)

Payments

 12 out of 12

Next Due - Due Date -

[Make Payments](#) ▲

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6 Payments Section

This section shows your upcoming or overdue payment details.

- **Next Due / Past Due:** How much you owe next or how much is overdue
- **Due Date:** The date your next payment is due
- **Fees:** Any extra fees (late, NSF, etc.)
- **# of Payments Past Due:** How many payments are late
- **Make Payment:** Button to make your payment
- **View Payment History:** Button to see past payments

Example 1.

Status: Open

Payments

1 out of 12

Next Due **\$232.41** Due Date **06/09/2026**

Make Payments ▲

[View Payments History](#) ^

Date	Amount	Conv fee	Type	Status	Balance
04/09/2026	\$232.41	\$2.95	Card - Portal	Success	\$2,556.51

Example 2.

Status: Past Due

Payments

0 out of 12

Past Due **\$476.44** Due Date **03/08/2026** Fees **\$11.62** ⚠ # Past Due **2**

Make Payments ▲

[View Payments History](#) v

7 Different Loan Status Views

7.1 State 1 – Open Account (Current, No Overdue Payments)

- You'll see a green **Open** status
- You can make payments
- You can renew your account (if renewal is available).



Welcome, Amanda Matthews

Your Loan Details ✔ Status: Open

Loan Amount \$1,800.00	Term 12	Date made 04/09/2026
Payoff \$1,692.59 ⓘ	Balance \$2,556.51 ⓘ	Monthly payment \$232.41

Renew Account ⓘ

Hi Credit **\$1,800.00** ⓘ

[Renew Account](#)

Payments

1 out of 12

Next Due **\$232.41** Due Date **06/09/2026**

[Make Payments](#) ▲

[View Payments History](#) ^

Date	Amount	Conv fee	Type	Status	Balance
04/09/2026	\$232.41	\$2.95	Card - Portal	Success	\$2,556.51

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7.2 State 2 – Past Due Account (Overdue Payments)

- **Past Due** status is highlighted in red.
- The dashboard shows overdue amount, late fees, and number of missed payments.
- You can make payments
- **Renew Account** button is not available if **3 or more payments** are overdue and /or other eligibility criteria are not met.
- You can still make payments and view history.


Example 1.

Status: Past Due <3 Payments

 Bryan #10071-001 

Welcome, Thomas Matthews

Your Loan Details

 Status: Past Due

Loan Amount **\$1,800.00**

Term **12**

Date made **02/08/2026**

Payoff **\$2,302.12** 

Balance **\$2,788.92** 

Monthly payment **\$232.41**

Renew Account

Hi Credit **\$1,800.00** 

Renew Account

Payments

0 out of 12

Past Due **\$476.44**

Due Date **03/08/2026**

Fees **\$11.62** 

Past Due **2**

Make Payments 

[View Payments History](#) 

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Example 2.

Status: Past Due >3 Payments (Renew not available)

 Bryan #10074-001 

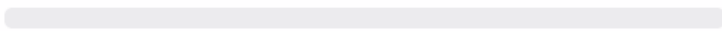
Welcome, Anthony Matthews

Your Loan Details

 Status: Past Due

Loan Amount \$1,800.00	Term 12	Date made 10/08/2025
Payoff \$2,680.88 	Balance \$2,788.92 	Monthly payment \$232.41

Payments

 0 out of 12

Past Due **\$1,452.56** Due Date **11/08/2025** Fees **\$58.10**  # Past Due **5**

[Make Payments](#) 

[View Payments History](#) 

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7.3 State 3 – Paid Out Account

- You'll see a gold **Paid Out** status.
- Loan balance and payoff amounts show as **\$0.00**.
- The **Renew Account** button is active if you qualify for a new loan.
- Payment area is disabled since the account is paid off.

Status: Paid Out

 Bryan #10071-001 

Welcome, Thomas Matthews

Your Loan Details

✔ Status: Paid Out

Loan Amount **\$1,800.00**

Term **12**

Date made **02/08/2026**

Payoff **\$0.00** ⓘ

Balance **\$0.00** ⓘ

Monthly payment **\$232.41**

Renew Account ⓘ

Hi Credit **\$1,800.00** ⓘ

Renew Account

Payments

12 out of 12

Next Due -

Due Date -

Make Payments ▲

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7.4 State 4 – Charge Off Account

- You'll see a gray **Charge Off** status.
- You can still make custom payments and/or payoff account.
- Renewal section is not available.
- You can view your **loan details** and **payment history**.
- For next steps, contact your local branch.

Status: Charge Off

 Bryan #10076-001 

Welcome, Elizabeth Moore

Your Loan Details

⊗ Status: Charge Off

Loan Amount **\$1,800.00**

Term **12**

Date made **10/02/2025**

Payoff **\$2,680.88** ⓘ

Balance **\$2,788.92** ⓘ

Monthly payment **\$232.41**

Payments

0 out of 12

Past Due **\$1,452.56**

Due Date **11/02/2025**

Fees **\$58.10** ⓘ

Past Due **5**

[Make Payments](#) ↕

[View Payments History](#) ∨

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9 Common Questions

Q: What is the Loan Summary Dashboard?

A: The Loan Summary Dashboard is your Home Page after signing in. It gives you a quick overview of your loan details, renewal options and payments.

Q: What can I do from the Loan Summary Dashboard?

A: You can view your loan information, check due dates and payment amounts, renew your loan (if available), and review your payment history.

Q: What are the main sections of the Loan Summary Dashboard?

A: The dashboard has three main sections: Loan Details, Renew Account, and Payments.

Q: What information is shown in the Loan Details section?

A: This section shows your account number, loan status, loan amount, terms, date made, payoff amount, current balance, and monthly payment.

Q: What does my loan status mean?

A: Your loan status shows the current state of your account, such as Open, Past Due, Paid Out, or Charge Off.

Q: What is the Renew Account section used for?

A: The Renew Account section shows whether you qualify to renew your loan; and how much you would need to pay to or how much you will receive in cashback, if you renew.

Q: What does “Hi Credit” mean?

A: Hi Credit is the highest loan amount you may qualify for if you renew or take out a new loan. This amount may be more, less or equal your current or previous loan amount.

Q: When is the Renew Account button not available?

A: The Renew Account button is not available if you are not eligible for Renewal, and/or if your current loan is Paid Out with three or more overdue payments, or Charge Off.

Q: What information is shown in the Payments section?

A: The Payments section shows your next or overdue payment amount, due date, any applicable fees, the number of payments past due, and options to make a payment or view payment history.

Q: Can I make a payment if my account is past due?

A: Yes. If your account is past due, you can make payments, view your payment history, and in some cases renew the account.

Q: What happens if my account is current and open?

A: You can make payments, renew your loan if eligible, and view all account information.

Q: What happens if my account is past due?

A: You'll see a Past Due status with overdue amounts, late fees, and missed payments. You can still make payments and view history, but renewal may be not available if three or more payments are overdue.

Q: What does a Paid Out account mean?

A: A Paid Out account means your loan balance is \$0.00. Payments are disabled, but you may be able to renew or apply for a new loan if you qualify.

Q: What does a Charge Off account mean?

A: A Charge Off account means the loan is no longer active. You can still make payments, view your loan details and payment history. Renewals are not available in this case.

Q: How do I view my payment history?

A: Tap the “View Payment History” button in the Payments section to see a detailed list of all payments on your account.

Q: What information is shown in Payment History?

A: Each payment shows the date, amount, payment type, status (successful, NSF, or reversed), and your balance after the payment.

Q: How do I switch between multiple loans?

A: Use the dropdown at the top of the page to select the loan account you want to view.

Q: Why do I only see one inactive loan?

A: If all your loans are inactive, only your most recent inactive account is shown. If you have loans in different states, only one inactive account is displayed.

Q: What should I do if I need to renew a loan from a different state?

A: Please contact your local branch for assistance with renewals in a specific state.