

# 1 Overview

The **Renew Account** feature allows customers to renew their loans online without visiting a branch.

A renewal can include a **Pay-to-Renew** (where a payment is made to renew) or **Renew with Cashback** (where the customer receives funds via ACH).

Renewals require electronic signing of documents such as:



- Loan Contract
- Privacy Notice (if applicable)

Renewal is only available for:

- **Open, Past Due, or Paid Out** accounts
  - Accounts with **no more than 3 missed payments**
- Renewal is **not allowed** for **Charge-Off** accounts.

## Renew Account

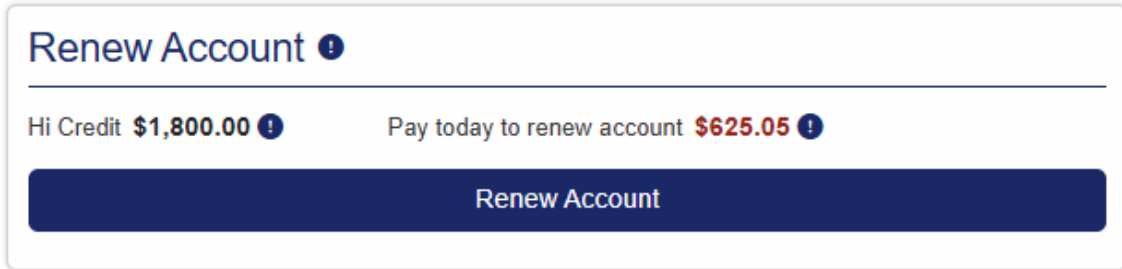
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Hi Credit **\$1,800.00**       Renew Account and receive **\$339.82** 

[Renew Account](#)

## 2 Pay to Renew – General Case

This flow applies when a renewal payment is required.



Renew Account ⓘ

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Hi Credit **\$1,800.00** ⓘ      Pay today to renew account **\$625.05** ⓘ


**Renew Account**

### 2.1 Step 1 – Initiate Renewal

1. Log in to your **Customer Portal**.
2. On the dashboard, locate the **Renew Account** panel.
3. Click **Renew Account** to begin.
  - If renewal is available, you'll see new loan details.
  - If renewal isn't available (e.g., charge-off, or too many missed payments, or simply not yet eligible), the **Renew button is not available**.

## 2.2 Step 2 – Review New Loan Details

1. Review your **Borrower Information** and **New Loan Details**:
  - Name, Phone, Email, Address
  - Loan Amount, Regular Payment Amount, Next Payment Date, Term, Payoff, Pay to Renew Amount
2. Tap **Continue** to proceed.
  - This triggers an **MLA Search** via Experian One to confirm eligibility.

< Pay to Renew Account 

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**Your Information** Account # 10072-001

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Borrower **Andrew Matthews**

Phone Number **+1 214 9406998**


Email **alena@atlascredit.com**

Address **789 Lake Forest Ave McKinney TX 75070**

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**New Loan Details**

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Loan Amount <b>\$1,800.00</b> 	Pay to Renew <b>\$625.05</b>
<small>If you wish to renew for less than your approved credit amount, please contact your branch</small>	<small>(money you pay today)</small>
Regular Payment <b>\$232.42</b>	Term <b>12</b>
Next Payment Date <b>05/09/2026</b>	Payoff <b>\$2,425.05</b>

Renewing your loan will close your current account and create a new loan with updated terms. A payment is required before renewal is completed. After renewal your loan balance and payment schedule will be recalculated. Future payments will follow the new agreement.

**Continue**

## 2.3 Step 3 – MLA Search / Credit Report Check

- You'll see a **waiting screen** while the system checks MLA status.
- If **No Records Found**, the renewal continues.
- If any MLA record is found, the process stops and you'll see **“Contact Your Branch”**.

The screenshot shows a mobile application interface for "Pay to Renew Account". At the top, there is a dark blue header with a back arrow and the text "Pay to Renew Account". Below the header, the page is divided into sections. The first section is "Your Information" with the account number "Account # 10072-001" on the right. It lists the borrower as "Andrew Matthews", phone number "+1 214 9406998", email "alena@atlascredit.com", and address "789 Lake Forest Ave McKinney TX 75070". The second section is "New Loan Details" showing a loan amount of "\$1,800.00" with a warning icon, a "Pay to Renew" amount of "\$625.05" (money you pay today), and a term of "12". A white confirmation dialog box is overlaid on the screen with the text "Are you sure you want to renew your account?" and two buttons: "Yes" and "No". At the bottom of the screen, there is a dark blue "Continue" button. Partially visible text at the bottom of the screen includes "Renewing yo", "A payment is", "After renewa", and "will follow the new agreement."

## 2.4 Step 4 – Select Payment Method and Confirm Payment

If MLA check passes:

1. Choose your payment method:
  - **ACH** (bank transfer) or
  - **Debit Card**
2. Confirm payment

Once payment is confirmed:

- The **account is renewed in LMS**.
- A flag **Waiting for Signature** is set for Loan Agreement and Privacy Notice (if applicable).
- The system generates all required documents and sends them to your email (Payment Receipt, ACH Authorization (if applicable), etc).

**A convenience fee of \$2.95 will be applied to your Debit card payment processed via Repay.**

← Select Payment Method ↩


To proceed with renewal - make payment.

🏦 ACH Payment ➤

💳 Debit Card ➤

### Example 1.

#### ACH Payment

< Make Payment 

Pay to Renew

Account Number\*  
62808-001

Payment Amount\*  
\$125.00

Payment Method\*  
ACH Checking \*\*\*\*6666


Email\*  
alena@atlascredit.com

**ACH Payment Authorization**  
By clicking "Make Payment", I authorize **Atlas Credit** to initiate a **one-time** ACH debit from the bank account I selected above (ending in \*\*\*\*6666) in the amount of **\$125** on **02/15/2026** to apply to my Atlas Credit account **#62808-001**. I understand this authorization applies only to this payment, and I can print or save a copy of this authorization and the [Payments and Deposits Terms & Conditions](#)

Make Payment

### Example 2.

#### Card Payment

< Make Payment 

Pay to Renew

Account Number\*  
62809-001

Payment Amount\*  
\$125.00

Convenience Fee  
\$2.95

Email\*  
alena@atlascredit.com

Make Payment



Amount\*  
\$ 125.00

Account Number  
62809-001

Cardholder Name\*  
Alexander Baker

Card Number\*  
4111 1111 1111 1111

Security Code\*  
123

Expiration Date\*  
04 30


Billing Address\*  
5900 S Lake Forest Dr

Zip Code\*  
75070

Save card for future use?

First Name  
Alexander

Last Name  
Baker

 This transaction is secured with TLS encryption

A convenience fee of \$2.95 will be applied to your payment and will be paid to [REPAY](#).

By clicking "Pay" I affirm that I agree to the [terms and conditions](#)

A convenience fee of \$2.95 will be applied to your payment when processing payment via Repay.

Renewal Payment Receipt delivered to Email.

- ACH Authorization Form is delivered for payments made via ACH

Atlas Credit payment receipt



noreply@atlascredit.com  
To: Alena Madden

☺ Reply Reply All Forward ⋮

Sun 2/15/2026 4:54 PM



## Your Account Information

Dear Charles,

you have successfully made a payment in Atlas Credit Customer Portal.  
Please find enclosed: (1) your payment receipt; (2) ACH Authorization Form

**Note:** DO NOT REPLY TO THIS EMAIL. If you did not request this change, or you believe you have received this email by error, please call our Help Desk at (903) 593-8416.

Best regards,  
Atlas Credit team.

 <https://atlascredit.com/>

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## 2.5 Step 5 – Sign Required Documents

1. Open the email from **E-sign platform**.
2. Review and **sign all documents** (Loan Agreement, Privacy Notice, etc.).
3. Once signed:
  - The status in LMS changes from **Waiting for Signature** → **Completed**.
  - The signed documents are automatically attached to your loan record.

**Renewal cannot be finalized until all required documents are signed.**

Atlas Credit. Action Required: Electronic Signature Needed. via PandaDoc



John Huseth via PandaDoc <docs@email.pandadoc.net>  
To: Alena Madden



If there are problems with how this message is displayed, click here to view it in a web browser.  
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

**John Huseth** sent you **[DEV] Renewal documents 2026-02-15T22:53:38**.

Dear Charles Hernandez,  
We are reaching out to inform you that a document requiring your electronic signature is ready. Review it carefully to ensure accuracy and completeness and sign it.

Please note that your electronic signature indicates your agreement to the contents of the document. If you have any questions or concerns regarding the document, please contact your branch office for assistance.

[OPEN THE DOCUMENT](#) [FORWARD](#)

[Report spam](#)  
Use PandaDoc to create, send, track, and eSign documents — quickly and securely.


## 2.6 Step 6 – View Success Screen

After the signed documents are confirmed:

- The flag **Waiting for Signature** is removed in LMS.
- The customer portal shows success message.

Your **next payment date and amount** appear.

Immediate Confirmation

Renew Account 

### Renew signature required!

To complete your renewal, please check your email - [alena@atlascredit.com](mailto:alena@atlascredit.com), and follow the link to review, complete all required fields, and sign the documents.


Please sign the renewal documents within 24 hours to finalize the process.

**Unsigned renewal may be canceled and require resubmission.**

Resend signing link

Ok, I checked my email

Confirmation after the Loan Agreement is signed by Atlas Credit

Renew Account 

### Congratulations!

Your account information will be updated.

Your next payment of **\$222.00** is due **05/09/2026**

Home Page

### 3 Pay to Renew When Payment = \$0

If your renewal doesn't require a payment:

1. Log in and click **Renew Account**.
2. Review new loan details and click **Continue**.
3. MLA Search → “No Records Found.”
4. System automatically renews your account in LMS with flag **Waiting for Signature**.
5. Sign documents via E-sign platform (email link).
6. Once completed, the account shows the success message.

#### 3.1 Step 1 – Initiate Renewal

The screenshot displays the Atlas Credit user interface. At the top, there is a dark blue header with the Atlas logo on the left, a user profile box containing the name 'Bryan #10075-001' and a dropdown arrow, and a share icon on the right. Below the header, the user is greeted with 'Welcome, Sheila Matthews'. The main content area is divided into four sections: 1. 'Your Loan Details' with a status of 'Open'. It lists: Loan Amount \$1,800.00, Term 12, Date made 04/09/2026, Payoff \$1,800.00, Balance \$2,663.92, and Monthly payment \$232.41. 2. 'Renew Account' section showing 'Hi Credit \$1,800.00' and 'Pay today to renew account \$0.00', with a prominent 'Renew Account' button. 3. 'Payments' section with a progress bar at '0 out of 12', 'Next Due \$107.41', 'Due Date 05/09/2026', a 'Make Payments' button, and a 'View Payments History' link. 4. 'Support' section with contact information: '+1 979 8221360 or [bry@atlascredit.com](mailto:bry@atlascredit.com)'.

## 3.2 Step 2 – Review New Loan Details

< Pay to Renew Account



### Your Information

Account # 10075-001

Borrower **Sheila Matthews**

Phone Number **+1 214 9406998**

Email **alena@atlascredit.com**

Address **159 Lake Forest Building McKinney TX 75070**

### New Loan Details

Loan Amount **\$1,800.00** ⚠

If you wish to renew for less than your approved credit amount, please contact your branch

Pay to Renew **\$0.00**

(money you pay today)

Regular Payment **\$222.00**

Term **12**

Next Payment Date **05/09/2026**

Payoff **\$1,800.00**

Renewing your loan will close your current account and create a new loan with updated terms without requiring a payment today.

After renewal your loan balance and payment schedule will be updated. Future payments will follow the new agreement.

Continue

### 3.3 Step 3 – MLA Search

Pay to Renew Account

Your Information Account # 10075-001

Borrower **Sheila Matthews**

Phone Number **+1 214 9406998**

Email **alena@atlascredit.com**

Address **159 Lake Forest Building McKinney TX 75070**

New Loan Details

Loan Amount **\$1,800.00** ▲ If you wish to renew for less than your approved credit amount, please contact your branch

Pay to Renew **\$0.00** (money you pay today)

Regular Payment **\$100.00**

Term **12**

Next Payment **10/15/2023**

**Are you sure you want to renew your account?**

Renewing your account without requiring a new agreement. After renewal, all terms and conditions will follow the new agreement.

Continue

### 3.4 Step 4 - Confirmation

Confirm Renew

Renew Account

Account Number\*

Email\*

Confirm

Immediate Confirmation



### Renew signature required!

To complete your renewal, please check your email - [alena@atlascredit.com](mailto:alena@atlascredit.com), and follow the link to review, complete all required fields, and sign the documents.

Please sign the renewal documents within 24 hours to finalize the process.

**Unsigned renewal may be canceled and require resubmission.**

Resend signing link

Ok, I checked my email

Confirmation after the Loan Agreement is signed by Atlas Credit



### Congratulations!

Your account information will be updated.

Your next payment of **\$222.00** is due **05/09/2026**

Home Page

## 3.5 Step 5 – Sign Documents



Sign your renewal documents via your email.

## 4 Renew with Cashback

### 4.1 Step 1 – Initiate Renewal

This applies when you receive cashback after renewal.

- Click **Renew Account** on the dashboard.

 Bryan #10075-002 

Welcome, Sheila Matthews

#### Your Loan Details

📄 Status: Open

Loan Amount <b>\$1,800.00</b>	Term <b>12</b>	Date made <b>04/09/2026</b>
Payoff <b>\$1,580.40</b> ⓘ	Balance <b>\$2,442.00</b> ⓘ	Monthly payment <b>\$222.00</b>

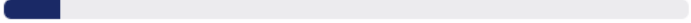
#### Renew Account

 ⓘ

Hi Credit **\$1,800.00** ⓘ    Renew Account and receive **\$219.60** ⓘ

**Renew Account**

#### Payments

 1 out of 12

Next Due **\$222.00**    Due Date **06/09/2026**

**Make Payments** ▲

[View Payments History](#) ▼

#### Support

Need help? Contact us +1 979 8221360 or [bry@atlascredit.com](mailto:bry@atlascredit.com)

## 4.2 Step 2 - Review New Loan Details

< Renew Account with Cashback



### Your Information

Account # 10075-002

Borrower **Sheila Matthews**

Phone Number **+1 214 9406998**

Email **alena@atlascredit.com**

Address **159 Lake Forest Building McKinney TX 75070**

### New Loan Details

Loan Amount **\$1,800.00** ⚠️

If you wish to renew for less than your approved credit amount, please contact your branch

Cashback **\$219.60**

(money you receive today)

Regular Payment **\$222.00**

Term **12**

Next Payment Date **05/09/2026**

Payoff **\$1,580.40**

Renewing your loan will close your current account and issue a new loan with updated terms.

You may receive cashback if approved.

After renewal your loan balance and payment schedule will be updated. Future payments will follow the new agreement.

Continue

### 4.3 Step 2 – MLA Search

- MLA Search runs: if **No Records Found**, continue.

The screenshot shows a mobile application interface for renewing an account with cashback. At the top, there is a dark blue header with a back arrow and the text "Renew Account with Cashback". Below this, the page is divided into sections:

- Your Information**: Borrower **Sheila Matthews**, Phone Number **+1 214 9406998**, Email **alena@atlascredit.com**, Address **159 Lake Forest Building McKinney TX 75070**. Account # 10075-002 is displayed in the top right.
- New Loan Details**: Loan Amount **\$1,800.00** (with a warning icon), Cashback **\$219.60** (money you receive today), Term **12**, Regular Payment **\$100.00**, and Next Payment **\$100.00**.

A white confirmation dialog box is overlaid in the center, asking "Are you sure you want to renew your account?". It has two buttons: "Yes" (dark blue) and "No" (white with dark blue border). Below the dialog, a dark blue "Continue" button is visible at the bottom of the screen.

## 4.4 Step 2 – Select or Add ACH Account for Cashback

- You must choose the bank account to receive your cashback.
  - Select an existing ACH account or
  - Add a new one using the secure **Add ACH Account to Receive Cashback** form.
- After clicking **Continue**, the system:
  - Renews your account in LMS with flag **Waiting for Signature**.
  - Generates your contract, and privacy notice (if applicable).
    - Sends these to your email for e-signature.
  - Generates ACH Deposit Authorization Form
    - Sends this to your email for your information

< Select ACH Account 

To receive your cashback select ACH account or enter a new one.

 Checking \*\*\*\*6666 

Add New ACH Account

< Add ACH Account to receive Cashback 

First Name\*  ?

Last Name\*  ?

Bank Account Type\*  ▼

Bank Routing Number\*  ?

Bank Account Number\*  ?

Re-enter Bank Account Number\*

Save this account for future payments

Bank Routing Number      Bank Account Number      Check Number  
(Not Needed)

Continue



### Receive Cashback

Account Number\*

62808-003

Cashback Amount\*

\$222.00

Payment Method\*

ACH Saving \*\*\*\*8888

Email\*

alena@atlascredit.com

#### ACH Deposit Authorization

By clicking "Confirm", I authorize **Atlas Credit** to initiate a **one-time** ACH credit in the amount of **\$222** on **02/15/2026** to the bank account I selected above (ending in **\*\*\*\*8888**). I understand that this transaction represents a deposit from **Atlas Credit** to my account, applies only to this deposit, and that I can print or save a copy of this authorization and the [Payments and Deposits Terms & Conditions](#)"

Confirm

## 4.5 Step 3 – Sign Documents

1. Open the E-sign platform email.
2. Review and sign all required documents.
3. Once signed:
  - The status → **Completed**.
  - The LMS updates automatically.
  - ACH deposit data is securely sent to the internal processing system.
  - If you added a new ACH account, it's saved for future deposits.

**Your cashback cannot be transferred until all required documents are signed.**

Atlas Credit. Action Required: Electronic Signature Needed. via PandaDoc



John Huseth via PandaDoc <docs@email.pandadoc.net>  
To: Alena Madden



If there are problems with how this message is displayed, click here to view it in a web browser.  
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Ri  
gh  
t-c

**John Huseth sent you [DEV] Renewal documents 2026-02-15T23:20:05.**

Dear Charles Hernandez,  
We are reaching out to inform you that a document requiring your electronic signature is ready. Review it carefully to ensure accuracy and completeness and sign it.

Please note that your electronic signature indicates your agreement to the contents of the document. If you have any questions or concerns regarding the document, please contact your branch office for assistance.

OPEN THE DOCUMENT

FORWARD

Report spam  
Use PandaDoc to create, send, track, and eSign documents — quickly and securely.

## 4.6 Step 4 – Receive Cashback

- When processing is complete, funds are deposited to your selected ACH account.
- You'll also receive an email receipt confirming successful transfer, as well as ACH Authorization Deposit Form



### Renew signature required!

To complete your renewal, please check your email - [alena@atlascredit.com](mailto:alena@atlascredit.com), and follow the link to review, complete all required fields, and sign the documents.

Please sign the renewal documents within 24 hours to finalize the process.

**Unsigned renewal may be canceled and require resubmission.**

Resend signing link

Ok, I checked my email



### Congratulations!

Your account information will be updated.

You will receive your money shortly. Your ACH account - \*\*\*\*8888.

Your next payment of **\$222.00** is due **03/15/2026**

Home Page

## ACH Deposit Authorization Record

Customer Portal - One-Time ACH Debit (WEB)

### Deposit Details

Atlas account number	62808-003
Customer name	Charles Hernandez
Customer email	alena@atlascredit.com
Purpose	Cash back
Amount to be deposited	\$222.00
Estimated deposit timing	1-3 business days
Bank account type	Saving
Bank routing number	Ending in ****9999
Bank account number	Ending in ****8888

### Authorization

By clicking "Accept" or "Submit" (or a similar submission button) in the Atlas customer portal, I authorize Atlas Credit Company, Inc. ("Atlas") to initiate one (1) ACH credit entry to the bank account identified above for the amount shown (loan proceeds and/or cash back, as applicable). I accept responsibility that the bank information I provided is complete and accurate and that this account can receive ACH credits.

Error correction. If necessary, I authorize Atlas to initiate an ACH debit to my account to correct an erroneous credit, to the extent permitted by law and ACH network rules.

### Electronic Acknowledgment and Copy

This record is provided as a copy of your authorization. You may print or save it for your records. Atlas may provide this record electronically (for example, by email and/or secure link).

Electronic signature (customer)	Charles Hernandez (electronic acknowledgment)
Date/time (UTC)	2026-02-15 23:20:04 PM
Channel	Atlas customer portal
Authentication method	Logged-in session + One-time passcode
IP address (optional)	47.189.172.122
Confirmation/reference ID	16cc48cc159741529e44c8a8b12cdc87

Questions? Contact Atlas at (903) 593-6195 or .

## 5 Special and Exception Cases

### 5.1 Charge-Off Accounts



- Renewal button is **not available** on the portal.

 Bryan #10076-001 

Welcome, Elizabeth Moore

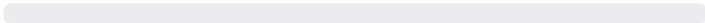
**Your Loan Details** ⊗ Status: Charge Off


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Loan Amount <b>\$1,800.00</b>	Term <b>12</b>	Date made <b>10/02/2025</b>
Payoff <b>\$2,680.88</b> 	Balance <b>\$2,788.92</b> 	Monthly payment <b>\$232.41</b>


**Payments**

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 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](#) 

**Support**

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Need help? Contact us +1 979 8221360 or [bry@atlascredit.com](mailto:bry@atlascredit.com)

## 5.2 Past Due Accounts (> 3 Missed Payments)

- Renewal button is **not available** on the portal.

The screenshot shows the Atlas Credit portal interface. At the top, there is a dark blue header with the Atlas logo on the left, a user profile box containing the name "Bryan #10074-001" and a dropdown arrow, and a share icon on the right. Below the header, the user is greeted with "Welcome, Anthony Matthews". The main content area is divided into three sections: "Your Loan Details", "Payments", and "Support".

**Your Loan Details** (Status: Past Due)

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

**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](#) v

**Support**

Need help? Contact us +1 979 8221360 or [bry@atlascredit.com](mailto:bry@atlascredit.com)

## 5.3 Failed Pay to Renew (ACH Payment)

- If a payment later fails (e.g., NSF), loan officers will reverse the renewal in LMS manually and contact the customer.
- The previous account will be displayed in the Customer Portal, if the customer attempts to log in.

## 5.4 Failed Cashback Transfer

If the cashback transfer fails (incorrect ACH info or bank error):

- Accounting staff are notified by the bank.
- Branch contacts the customer to update ACH details.
- Another transfer is initiated manually.

## 6 Common Questions

**Q: Can I renew any account?**

A: You can renew **Open**, **Past Due** (with less than 3 monthly payments), or **Paid Out** accounts. Renewal is **not allowed** for **Charge-Off** accounts or **Past Due** accounts with **more than 3 missed payments**.

**Q: Why don't I see the "Renew Account" button?**

A: The button is only visible if your account is eligible for renewal. If you don't see it, your account may not meet renewal criteria. Please contact your branch for assistance.

**Q: What does "Contact your branch" mean on the screen?**

A: It means your renewal request couldn't continue due to **MLA search results** or account restrictions. Please reach out to your branch to complete the renewal manually.

**Q: What if my renewal payment amount is \$0?**

A: If your renewal doesn't require a payment, you'll skip the payment step and move directly to **signing the required documents**.

**Q: Can I use a credit card?**

A: No, only **debit cards** are accepted for payments.

**Q: How long does it take for my payment to go through?**

A: **Debit card payments** process instantly. **ACH payments** may take **2–3 business days** to clear through your bank.

**Q: I entered my bank account incorrectly when setting up cashback. What should I do?**

A: Contact your branch right away. The ACH transfer will fail if your account or routing number is incorrect, and the branch will help re-send your funds.

**Q: Do I need to sign documents for each renewal?**

A: Yes. Every renewal requires new **Loan agreements** to be signed electronically. Privacy Notice also needs to be updated every 12 months. You'll receive an email from **E-sign platform** with a secure link to sign.

**Q: How are ACH Payment and Deposit Authorizations handled in the Customer Portal?**

A: Customers provide electronic consent for ACH payments and deposits directly within the Customer Portal. A copy of the ACH Authorization (for both payments and deposits) is sent to the customer's email upon successful transaction completion.

**Q: What happens if I don't sign the documents?**

A: Your renewal will stay **pending** and won't be processed. You must sign all documents to complete the renewal.

**Q: How will I know when my renewal is complete?**

A: Once all documents are signed and payment clears, you'll see a **"Congratulations!"** confirmation screen, and your **next payment date** will be shown.

**Q: How will I receive my cashback?**

A: Cashback is deposited into your selected **ACH account** after all required documents are signed. You'll receive an email confirmation when the transfer is complete.

**Q: For Pay to Renew case, is there Convenience Fee associated with the payment using Debit Card?**

A: Yes. A convenience fee of \$2.95 will be applied to your Debit Card payment processed via Repay.

**Q: My ACH payment failed. What happens next?**

A: If your ACH payment is rejected (for example, due to non sufficient funds), your branch will reverse the renewal in LMS and contact you to retry the payment.

**Q: I didn't receive any renewal emails. What should I do?**

A:

1. Check your **spam or junk folder** for messages from Atlas Credit or E-sign platform.
2. Make sure your **email address** in the Customer Portal is correct.

3. If you still don't see it, contact your branch to resend your documents.

**Q: Who can I contact for help?**

A: Please contact your **local branch** for any technical issues, payment questions, or document concerns. Provide your **loan number** to help staff locate your record quickly.