

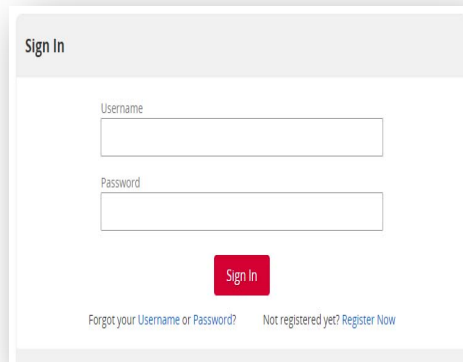
**There are 2 ways to use Online Loan Pay!**

- Become a **registered user** to schedule payments and keep track of loans and payments
- Use **guest pay** to make a one-time payment without creating a username/password (for a minimal fee)

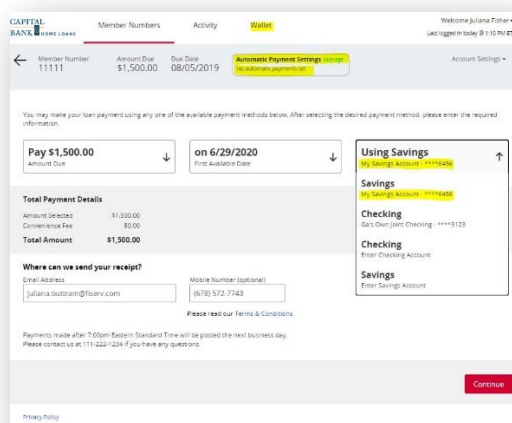
**For registered users:**

- Make a one-time or future-dated payment via any ACH account
- Arrange reoccurring payments or schedule payments as needed
- Access multiple loans and past payments in one convenient place
- Create a “Wallet” to save frequently used ACH routing and account numbers
- Send your receipt to an email address and/or SMS text to your mobile device
- No fees to pay!

**1. Sign up by creating a unique username and password**



**2. Search for your loan using your loan account number referenced on your billing statement or online banking**

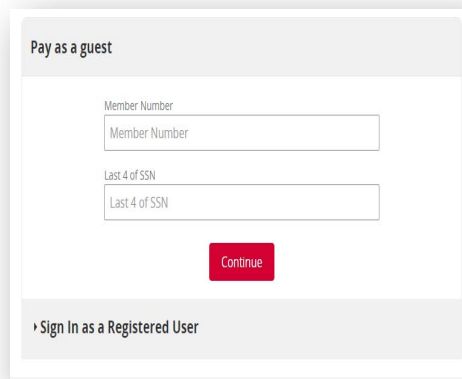


3. Select the loan you'd like to pay and enter the details of your payment method (ACH)
4. Choose how you'd like to receive your receipt

**Guest Pay:**

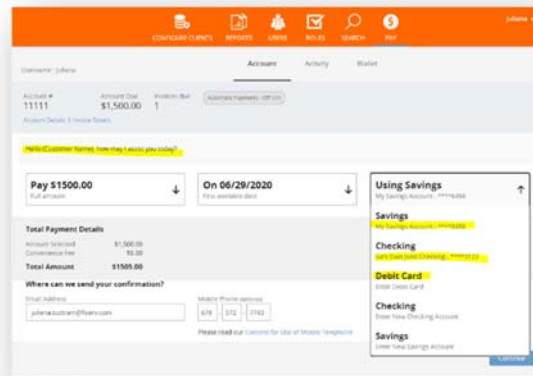
- No username and password to remember
- Make a one-time payment by ACH with a minimal convenience fee
- Your receipt can be sent to an email address and/or SMS text to your mobile device

**1. Enter your loan account number and the last 4 digits of your SSN**



The screenshot shows a web form titled "Pay as a guest". It contains two input fields: "Member Number" and "Last 4 of SSN". Below the fields is a red "Continue" button. At the bottom left, there is a link that says "Sign In as a Registered User".

**2. Make one-time payment via debit or ACH (a one-time \$5 service fee will be included in the final payment)**



The screenshot shows a payment confirmation screen. At the top, there are navigation icons for "ACCOUNTS & BALANCE", "SERVICES", "TOOLS", "HELP", "ABOUT", and "LOG OUT". The user's name "John Doe" is displayed. The account number is "11111" and the amount due is "\$1,500.00". The payment date is set to "On 06/29/2020". The total amount to be paid is "\$1,505.00". The screen also shows options for "Using Savings", "Savings", "Checking", "Debit Card", and "Checking" with "Enter Your Checking Account" and "Savings" options.

**Have any questions or need more information? Contact loan servicing at 301-468-8848 or email [loanservicing@capitalbankmd.com](mailto:loanservicing@capitalbankmd.com)**