

## GETTING STARTED

PAY LOAN ▾

LOG IN ▾

Go to [midnatbank.com](http://midnatbank.com) and select **Pay Loan**.



**Find Your Account**

Account #

Last 4 of SSN

I'm not a robot 

**SEARCH**

Already registered? [Login here](#)

If this is the first time you are accessing the Payer Portal, enter your Account Number and the last 4 digits of your Social Security Number.

Your Account Number is the number to the left of the hyphen: **XXXXXX-XX**. If your Account Number is not accepted, try omitting the leading zeros. For example, if your statement shows 00987654 as your account number, type in 987654.

If you have already registered in the payment portal, select **Login here**.



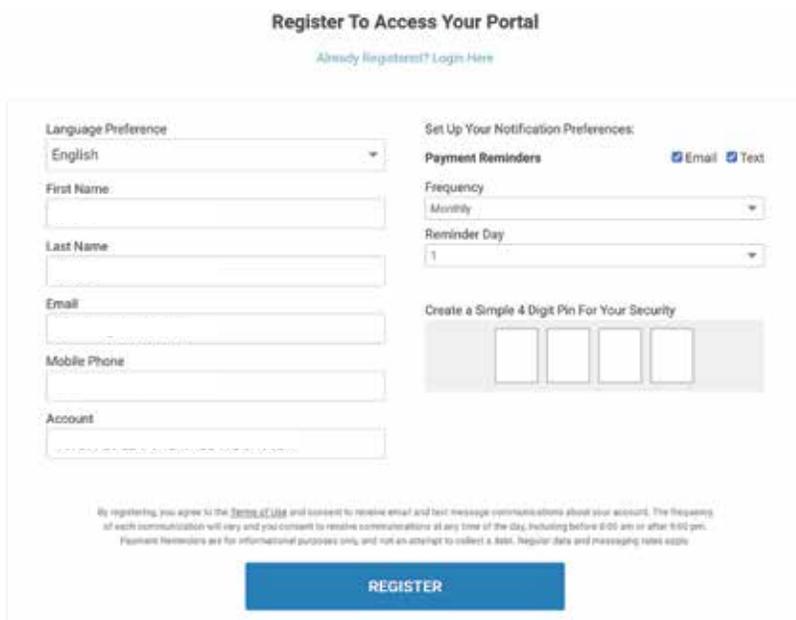
Found 3 [Search Again](#)

██████████  
 Not Registered **REGISTER**

██████████  
 Not Registered **REGISTER**

██████████  
 Not Registered **REGISTER**

Your name and account(s) should appear in the search results. Select **Register**.



**Register To Access Your Portal**

[Already Registered? Login Here](#)

Language Preference  
 English ▾

First Name

Last Name

Email

Mobile Phone

Account

Set Up Your Notification Preferences:

Payment Reminders  Email  Text

Frequency  
 Monthly ▾

Reminder Day  
 1 ▾

Create a Simple 4 Digit Pin For Your Security

**REGISTER**

By registering, you agree to the [Terms of Use](#) and consent to receive email and text message communications about your account. The frequency of such communication will vary and you consent to receive communications at any time of the day, including before 8:00 am or after 8:00 pm. Payment Reminders are for informational purposes only, and not an attempt to collect a debt. Regular data and messaging rates apply.

Enter your information. Your email address will function as your username.

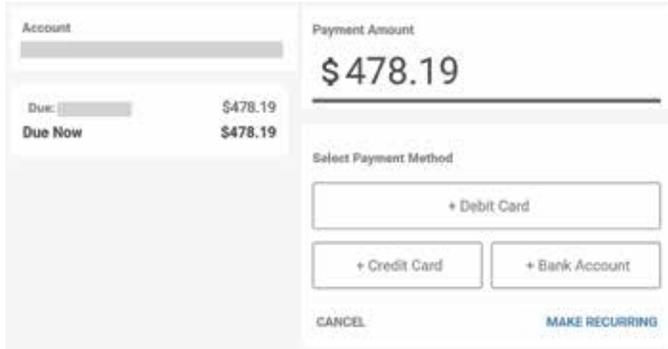
The Mobile Phone field is optional. However, if you enter a phone number, it must be a mobile number or the system will not let you proceed to the next screen.

Choose a 4 digit PIN, which will function as a password.

Set the Frequency and the Day in which you would like to receive your payment reminders.

The option to Text a Payment Link will be grayed out unless a valid mobile number is entered above.

## MAKING A PAYMENT

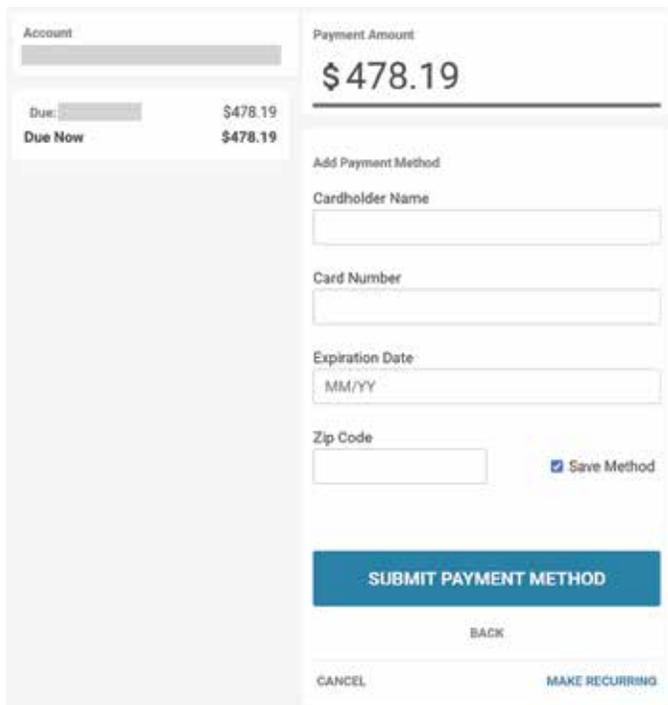


Enter the amount of your payment and **Select Payment Method:** Debit Card, Credit Card, or Bank Account (ACH)

Method	Limit	Fee (paid by borrower)
Credit Card <i>(MasterCard &amp; Discover only)</i>	\$5,000	2.95% per payment
Debit Card	\$1,500	\$4.95 per payment
ACH	\$5,000	\$2.95 per payment

Click **Cancel** to be redirected to the payer portal.

Click **Make Recurring** to set up scheduled payments.



Enter the required information on the payment screen. (This screenshot shows fields for the Debit Card payment method.)

If you check the Save Method box, your payment method will be available for you to select the next time you log in.

Select **Submit Payment Method**.

If you are paying by Credit Card or Debit Card, next you will enter the security code from the card on the Review Payment screen.

Click **Review Payment**.

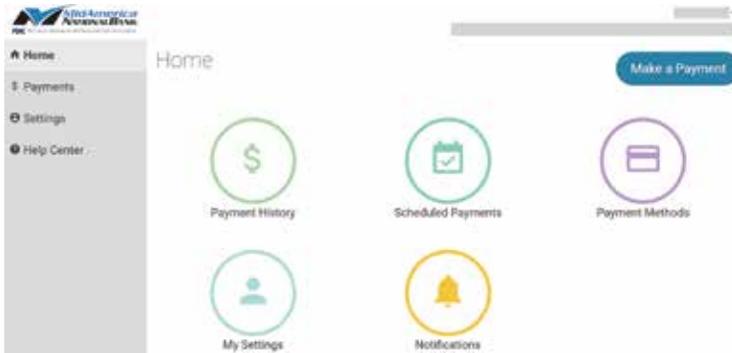
Review the Confirm Payment screen.

Click **Submit Payment**.



After you click **Submit Payment**, a confirmation message will display and a receipt will be emailed to you. Your email receipt will contain a unique reference number to be used if you have any questions concerning that payment. There are links provided at the bottom to access your Payer Portal and to see your Payment History.

## PAYER PORTAL

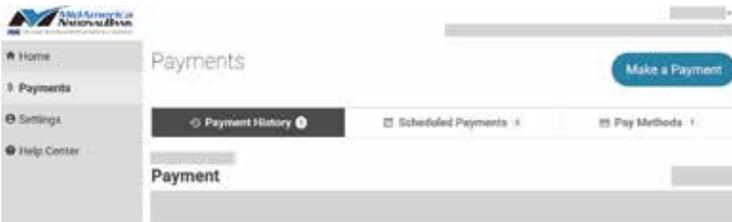


You can access the Payer Portal by clicking the link at the bottom of the confirmation page or in the email receipt.

From the Payer Portal you can:

- Review your Payment History
- Edit your Settings
- Set up Scheduled Payments

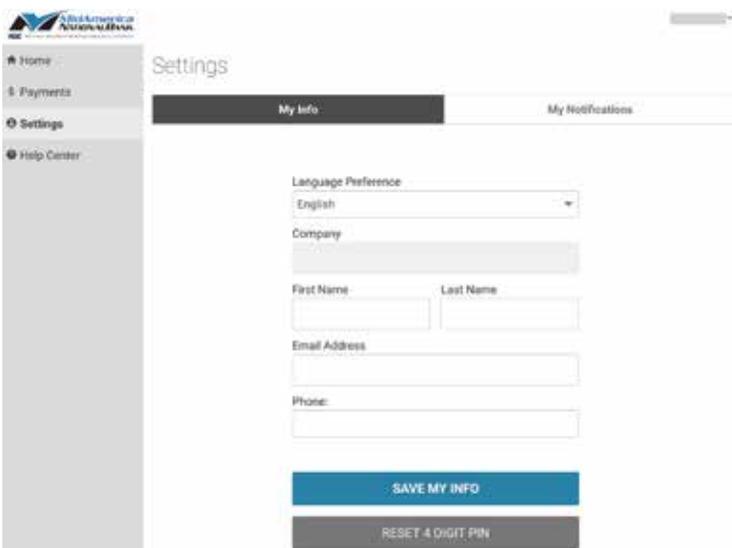
You can quickly make a payment by clicking the **Make a Payment** button at the top of the screen.



From the home page, click on **Payments**.

On the Payments page, you can:

- See your Payment History
- Create & manage your Scheduled Payments
- Manage your Payment Methods



From the home page, click on **Settings**.

In the My Info section, you can:

- Update your name, email address, or phone number
- Reset your 4 digit PIN

### Notification Preferences

Payment Reminders  Email  Text

Reminder Frequency

Reminder Day

**SAVE PREFERENCES**

From the home page, click on the **Notifications** button.

On the Notification Preferences page, you can:

- Change your Payment Reminders
- Change your Reminder Frequency
- Set your Reminder Day