

Online Banking Access

How can I access my loan information online?

You may access your loan information using Online Banking:

1. Go to www.fremontbank.com
2. Enter your **Username** and **Password** into the login box, then click Submit*.
3. If it is your first time logging in, you will be directed to the Change Credentials page.
4. In the **New username field**, enter a user name that you can easily remember.
5. In the **New password** and **Confirm password** fields, enter a new password.
6. Click the **Continue** button.
7. From your list of available accounts, click on the **Loan Number**. This link takes you to the Loan Servicing Center.

***Important:** You have already been enrolled in Online Banking (unless you opted out at closing)

- Your **Username** is your Driver's License number (**use capital letters**).
- Your **Password** is the last 4 digits of your Social Security number.

You may also call the Loan Servicing Call Center. The set-up process will take approximately 15 minutes to complete the enrollment process and you will need access to a desk top or laptop computer

Home Equity Line of Credit

Why am I being charged a Set-Up fee if I haven't used my line of credit?

This is a charge to set up your home equity line of credit and is billed on your first statement.

When will I receive my Funding Packet and checks?

Please allow one to two weeks after loan closing.

When will my creditors receive their pay off checks?

Checks are mailed on the same day the loan funds. Please allow 3 weeks for the payments to be processed by your creditors.

Refinance Loan

Why do I have to pay interim interest?

Interim interest is the daily interest charged on your loan, starting on the loan funding date through the end of the month. Since this interest is not collected at the time of loan closing, a payment coupon is enclosed in your loan Funding Packet for easy payment.

When and how do I pay interim interest?

Your Funding Packet includes an Interim Interest Billing statement and coupon. Payment is due by the 10th of the following month after loan closing. **Please note:** The first regular monthly payment cannot be applied to your loan until the interim interest payment has been received.

Why does my first payment coupon located in the coupon book have a higher Amount Due than what I was quoted?

This first coupon amount includes both the interim interest and the regular monthly payment amounts.

If you have already made your interim interest payment by using the interim interest coupon in your Funding Packet, and made your first regular monthly payment with the coupon, this first coupon in your coupon book may be discarded.

When will I receive the refund for the application and/or rate lock fees that I paid upfront?

The application fee and/or rate lock fee appear as credits on the loan settlement statement included in your Funding Packet.

Payments

How do I sign-up for automatic loan payments?

You should have received an Automatic Payment Authorization form with your closing loan documents. You may also enroll through Online Banking, or call the Loan Servicing Call Center and one of our representatives will email, fax or mail an Automatic Loan Payment form to you.

What payment options are available?

Pay by Mail: Mail your payment along with the payment coupon included in your mortgage statement and write your loan number on your check's memo line. If you do not have your statement, call the Loan Servicing Call Center at **1-877-693-6898**. To be sure your payment is received on time, allow 7-10 business days for delivery before your due date.

Fremont Bank

P.O. Box 7355
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Pay Online: Transfer funds to make a one-time payment or schedule recurring payment through Fremont Bank Online Banking. If you're making a payment from another financial institution, be sure to have the account number and routing number for the payment account.

Automatic Payments: To schedule recurring automatic payments from a Fremont Bank or another U.S. bank or financial institution, complete and submit our authorization form or schedule online through Fremont Bank Online Banking. Activation usually takes 5 business days after we receive your completed form, so continue to make your payments with another method until you receive written confirmation of your enrollment.

By Phone: Call **1-877-693-6898** to make a payment by phone using our no-fee automated phone system 24 hours a day, 7 days a week. Please note that payments made after 8:00pm Pacific Time will post to your account the next business day. Be sure to have the account number and routing number for the payment account.

To make a payment by phone with a Fremont Bank Loan Servicing Representative, call **1-877-693-6898** Monday through Friday 8:00am to 7:00pm and Saturdays 9:00am to 2:00pm, a \$20 service fee applies for payments processed from a debit/credit card or non-Fremont Bank account.

In Person: Visit any Fremont Bank branch location. If you make your payment in branch on the weekend or federal holiday, it will be credited to your account the next business day.

For all other loan servicing inquiries, please call the Loan Servicing Call Center at **1-877-693-6898** Monday through Friday 8:00am to 7:00pm and Saturdays 9:00am to 2:00pm. We can also be reached at loanservicing@fremontbank.com.