

## Online Banking Access

### How can I access my loan information online?

You may access your loan information using Online Banking:

1. Go to [fremontbank.com](http://fremontbank.com) and log in to Personal Online Banking.
2. If you already have an account, use your existing login credentials.
3. If you're a first-time user, click Enroll.
4. Enter your account number (this can be found in your Funding Packet), account type, last name, Social Security number, ZIP code, and the user name you'd like to use.
5. Then click continue and follow the first-time login steps.
6. Once you're logged in, click on the loan number.

You may also call the Loan Servicing Call Center. The setup process will take approximately 15 minutes to complete, and you will need access to a desktop or laptop computer.

## Home Equity Line of Credit

### Why am I being charged a setup 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 payoff checks?

Checks are mailed on the same day the loan funds. Please allow three 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 Closing Disclosure.

## 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 **(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  
Fremont, CA 94537-7355

**Pay Online:** Transfer funds to make a one-time payment or schedule recurring payments 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 account or another financial institution, complete and submit our authorization form, or schedule online through Fremont Bank Online Banking. Activation usually takes five 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 **(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 8:00 p.m. 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 **(877) 693-6898** Monday through Friday 8:00 a.m. to 6:00 p.m. and Saturdays 9:00 a.m. to 1:00 p.m. A \$20 service fee applies for payments processed from a debit card or non-Fremont Bank account.

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

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For all other loan servicing inquiries, please call the Loan Servicing Call Center at **(877) 693-6898** Monday through Friday 8:00 a.m. to 6:00 p.m. and Saturdays 9:00 a.m. to 1:00 p.m. We can also be reached at [loan\\_servicing@fremontbank.com](mailto:loan_servicing@fremontbank.com).