



Member FDIC

Thank you for choosing First Federal Savings of Lorain (FFSL) for your borrowing needs. We are committed to providing the highest level of service throughout the life of your loan. Our Loan Servicing Department will be your point of contact should you have any questions regarding your loan payment, property taxes or insurance information.

Each month you will receive a billing statement. The statement will break down the amount due, including principal and interest as well as taxes, insurance and private mortgage insurance, if applicable.

You have a few options to make your payment.

- **Direct Payment** – You can simply make a payment using the monthly statement coupon. Direct payments can be made via cash or check at a branch, mail a check to First Federal Savings of Lorain at 3721 Oberlin Ave., Lorain, Ohio 44053 or via FFSL Online Banking from your FFSL checking or savings account.
- **\*Auto Transfer from a FFSL Account** – When you deposit the monthly payment amount into a checking or savings account with FFSL, it will automatically transfer to the loan account. *\*This option requires you to complete a form with our Loan Servicing Department.*
- **\*Auto Transfer from another financial institution** – Your payment will be automatically transferred from your account at another financial institution on the specified date you choose. *\*This option requires you to complete a form with our Loan Servicing Department.*
- **Online Bill Pay** – You may send us a payment from your account at another financial institution via their online bill pay. You may schedule it at your convenience.

If you have questions or would like a form for the Auto Payment Options, please contact our Loan Servicing Department at 440-282-6199. Our Loan Servicing Team is available Monday – Friday 8:30am – 5:00pm.



[www.FFLorain.bank](http://www.FFLorain.bank)

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