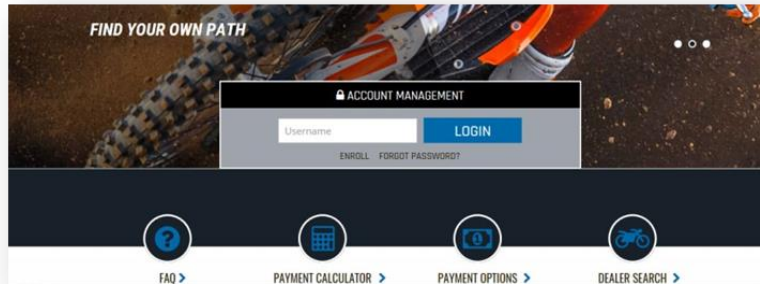
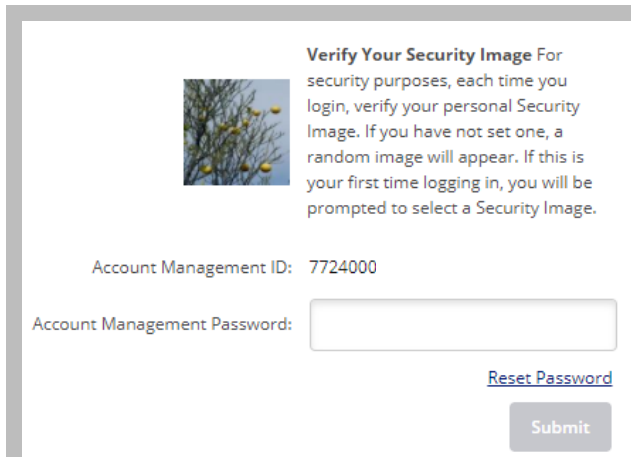


MAKE A PAYMENT

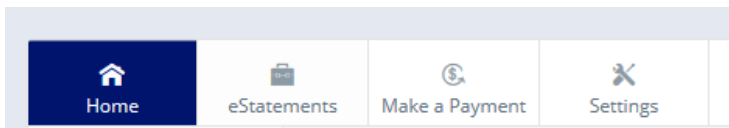
- 1) On our website www.frf1.com, key in your **Account Management** username and then click the **Login** button. **Note: You must complete entire enrollment process from the same computer and Internet browser. These procedures will not work on a mobile device.**



- 2) On the next page, key in your **Account Management** password and click **Submit**.



- 3) Welcome to Account Management! In order to continue with making your payment, click **Make a Payment** to begin.



- 4) In the dropdown under **Create New Payment and/or Schedule**, select the loan account you want to pay and key in the payment amount. Then, click **Continue**.

Make A Payment

Create New Payment and/or Schedule: select an account from the dropdown, enter the payment amount, then select *Continue*.

Choose an account Amount:

Update Profile, or Update Payment Schedule, or to View History: select *Continue*.

- 5) A new window or tab will open. You may need to add the website www.netteller.com to your pop-up blocker depending on the type of Internet Browser you are using.
- For Internet Explorer (IE) users, go here [Internet Explorer Settings](#) and click on the **Pop-up Blocker** dropdown.
 - For Google Chrome users, go here: [Google Chrome Settings](#).
 - For Firefox users, go here: [Firefox Settings](#)
 - For Safari users, unfortunately this browser is not certified to work with our website. Please download one of the browsers listed above for better experience with our platform.
- 6) Key in the username and password that you have always used to access our Customer Payment Portal. This will be the last time that you will have to remember these credentials. Going forward after today, you will only need to keep track of the Account Management username and ID that was just setup moments ago.

Returning Users:

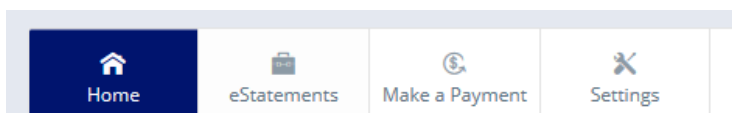
[Forgot username or password?](#)

[Create Account](#)

- 7) At this point, you are successfully logged in to the Customer Payment Portal and everything should look very familiar. However, if you need a refresher on how to create a One-Time Payment or Auto-Pay, please continue reading below.

MAKE A PAYMENT (ONE-TIME)

- A. Login to Account Management and click on **Make a Payment** at the top of the page.



- B. In the dropdown under **Create New Payment and/or Schedule**, select the loan account you want to pay and key in the payment amount. Then, click **Continue**.

The screenshot shows a web interface titled "Make A Payment". Below the title, there is a section for "Create New Payment and/or Schedule" with the instruction: "select an account from the dropdown, enter the payment amount, then select Continue." This section contains a dropdown menu labeled "Choose an account", a text input field labeled "Amount:", and a "Continue" button. Below this is a horizontal line, followed by another section for "Update Profile, or Update Payment Schedule, or to View History" with the instruction: "select Continue." and another "Continue" button.

- C. A new window or tab will pop up and you will be automatically redirected to the Payment Portal.
- Pay From Account:** From the dropdown, select the checking or savings account you are going to use to pay your loan.
 - Add Payment Option:** Click this button if you would like to set up a new check or savings account to pay your loan.
 - Payment Date:** Select the day that you would like us to create the payment.

After you complete all fields on this screen, click **Continue**.

The screenshot shows a "MAKE A PAYMENT" confirmation screen. It includes the following fields and options: "Pay This Amount: \$100.00", "Pay From Account: -- Select --" with an "ADD PAYMENT OPTION" button, "Loan Account Number: 11111", and "Payment Date: 12/21/2016" with a calendar icon. Below these is a link: "Click here to make this a recurring Auto-Payment." A red warning message states: "Please review and confirm your payment information carefully before finalizing this transaction. Payments submitted after 5:00PM CST (6:00PM EST or 3:00PM PST) will be processed on the next business day. Payments will not be processed on weekends or Federal Holidays." At the bottom are "CANCEL" and "CONTINUE" buttons with a right-pointing arrow.

- D. On the Confirmation screen, you can review the payment you have submitted. If all of the payment details look good, you must click **Agree and Submit**.

Confirmation

Amount: \$100.00
Payment To:
From Account: Test Account (98)
Loan Account Number: 000055

Authorization Agreement:

I agree to have sufficient funds in my account for the transaction above, and understand that my financial institution may assess fees if there are insufficient funds in my account. I acknowledge that it will not be the responsibility of _____ to pay any transaction fees that may be assessed by my financial institution.

In the case of a returned transaction, I authorize the resubmission of the entry and, as applicable, an additional debit of the above account up to the state maximum return fee amount.

My entry of the information above and the acceptance of this agreement shall be my signature to execute this transaction.

The acceptance of this agreement may be revoked, prior to the processing of this transaction, by contacting us at _____

CANCEL

AGREE AND SUBMIT

E. Finally, you will receive a confirmation of payment.

Transaction Receipt

Response: Successfully created recurring payment.

Amount: \$1.00

Payment To: FreedomRoad Financial

Account #: Free Int

Transaction Date: 5/23/2016 11:43 AM

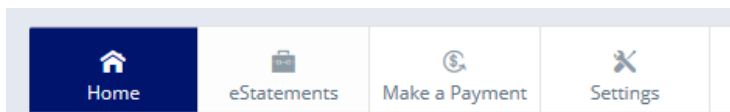
Loan Account Number: 1

Authorization Agreement:

I, _____, authorize **FreedomRoad Financial - CPP** to electronically debit my account for the amount indicated above on a recurring basis. The first payment of \$1.00 will be electronically debited from my account on 5/31/2017, or the next business day. After the first payment, there will be additional debits of \$1.00 on a recurring payment schedule as indicated below.

MAKE A PAYMENT (AUTO-PAY)

A. Login to Account Management and click on **Make a Payment** at the top of the page.



- B. In the dropdown under **Create New Payment and/or Schedule**, select the loan account you want to pay and key in the payment amount. Then, click **Continue**.

Make A Payment

Create New Payment and/or Schedule: select an account from the dropdown, enter the payment amount, then select *Continue*.

Choose an account ▼ Amount:

Update Profile, or Update Payment Schedule, or to View History: select *Continue*.

- C. A new window or tab will pop up and you will be automatically redirected to the Payment Portal.
- Pay From Account:** From the dropdown, select the checking or savings account you are going to use to pay your loan.
 - Add Payment Option:** Click this button if you would like to set up a new check or savings account to pay your loan.
 - Payment Date:** For an Auto-Pay, do not change this date.
 - Click here to make this a recurring Auto-Payment:** Click this dropdown to expand the Auto-Pay options and then move to the next step of the procedure.

MAKE A PAYMENT

Pay This Amount: \$100.00

Pay From Account: -- Select --

Loan Account Number: 0000552161111111

Payment Date: 12/21/2016

Click here to make this a recurring Auto-Payment. ▼

Please review and confirm your payment information carefully before finalizing this transaction. Payments submitted after 5:00PM CST (6:00PM EST or 3:00PM PST) will be processed on the next business day. Payments will not be processed on weekends or Federal Holidays.

- E. Fill out the following Auto-Pay options as follows:
- Frequency:** This field will determine how often a payment will be created for you. The most common options are 'Once a Month' or 'Every Two Weeks'.
 - Payment Day:** This field will determine which day (or days) of the month the payment will be created. If you want the payment to be created on the 15th of every month, choose 15 from the dropdown.
 - Start Date:** This date will determine which day the Auto-Pay will be begin.

- d. **# of Payments:** This will determine how many total payments we will create. The default is 12, but we recommend changing this to match the terms of your loan. For example, if you have a 60 month term loan, then enter 60 into this field.
- e. **Next Payment Date:** This is a system generated field and cannot be changed.
- f. **Infinite Payment:** **Please do not check this box.** Checking this box will cause the payment to continue after your loan has been paid in full.
- g. **Include a Single Payment Now:** Selecting this box will process a one-time payment TODAY and also create Auto-Pay at the same time.

Click here to make this a recurring Auto-Payment.

Frequency:

Payment Day:

Start Date:

Of Payments:

Next Payment Date:

Infinite Payment:

Include a Single Payment Now:

- F. On the Confirmation screen, you can review the payment you have submitted. If all of the payment details look good, you must click **Agree and Submit**.

Amount: \$1.00

Payment To: FreedomRoad Financial I

From Account: TEST DEMO ACCOUNT (1234)

Loan Account Number: 123456789

Authorization Agreement:

I, _____, authorize **FreedomRoad Financial - CPP** to electronically debit my account for the amount indicated above.

I agree to have sufficient funds in my account for the transaction above, and understand that my financial institution may assess fees if there are insufficient funds in my account. I acknowledge that it will not be the responsibility of **FreedomRoad Financial - CPP** to pay any transaction fees that may be assessed by my financial institution.

In the case of a returned transaction, I authorize the resubmission of the entry and, as applicable, an additional debit of the above account up to the state maximum return fee amount.

My entry of the information above and the acceptance of this agreement shall be my signature to execute this transaction.

The acceptance of this agreement may be revoked, prior to the processing of this transaction, by contacting us at **866-455-7623**.

- G. Finally, you will receive a confirmation of payment.

Transaction Receipt

Response: Successfully created recurring payment.

Amount: \$1.00

Payment To: FreedomRoad Financial

Account #: Free Int

Transaction Date: 5/23/2016 11:43 AM

Loan Account Number: 1

Authorization Agreement:

I, _____ authorize **FreedomRoad Financial - CPP** to electronically debit my account for the amount indicated above on a recurring basis. The first payment of \$1.00 will be electronically debited from my account on 5/31/2017, or the next business day. After the first payment, there will be additional debits of \$1.00 on a recurring payment schedule as indicated below.