

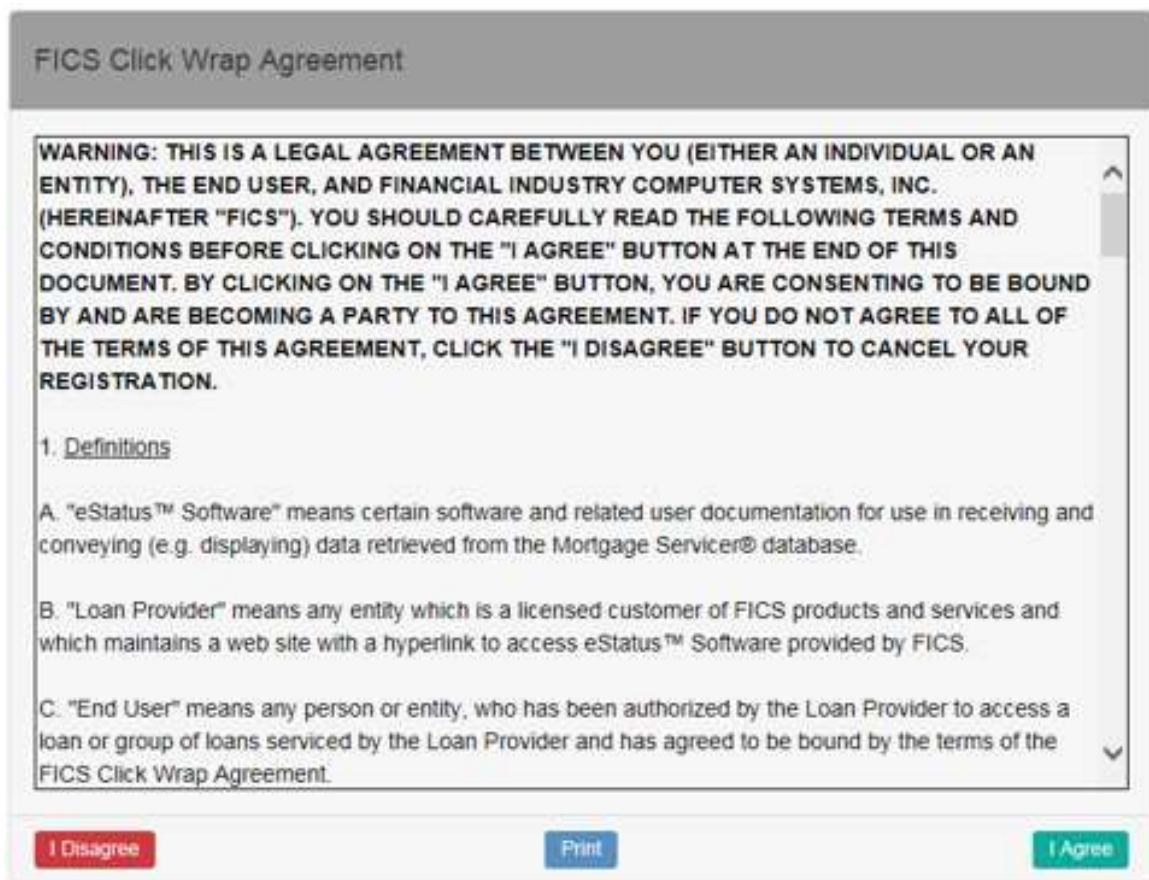
eStatus Connect Member Guide

Welcome to eStatus Connect! This platform will provide new features accessible to you through this online portal.

The preferred option of accessing eStatus Connect is through Online Banking. Once you log into your online banking account, simply click the mortgage loan tile to be directed to eStatus Connect. You can also select "Payments and Transfers" from the left hand menu, then "Mortgage Payments". Please contact 281-856-5300 if you need assistance to enroll in Online Banking with FCCU.

FICS Click Wrap agreement

Welcome to your mortgage home loan information portal! Please "Agree" to the "Click Wrap Agreement" to enable access to this page through your current Online Banking account with First Community Credit Union.



FICS Click Wrap Agreement

WARNING: THIS IS A LEGAL AGREEMENT BETWEEN YOU (EITHER AN INDIVIDUAL OR AN ENTITY), THE END USER, AND FINANCIAL INDUSTRY COMPUTER SYSTEMS, INC. (HEREINAFTER "FICS"). YOU SHOULD CAREFULLY READ THE FOLLOWING TERMS AND CONDITIONS BEFORE CLICKING ON THE "I AGREE" BUTTON AT THE END OF THIS DOCUMENT. BY CLICKING ON THE "I AGREE" BUTTON, YOU ARE CONSENTING TO BE BOUND BY AND ARE BECOMING A PARTY TO THIS AGREEMENT. IF YOU DO NOT AGREE TO ALL OF THE TERMS OF THIS AGREEMENT, CLICK THE "I DISAGREE" BUTTON TO CANCEL YOUR REGISTRATION.

1. Definitions

A. "eStatus™ Software" means certain software and related user documentation for use in receiving and conveying (e.g. displaying) data retrieved from the Mortgage Servicer® database.

B. "Loan Provider" means any entity which is a licensed customer of FICS products and services and which maintains a web site with a hyperlink to access eStatus™ Software provided by FICS.

C. "End User" means any person or entity, who has been authorized by the Loan Provider to access a loan or group of loans serviced by the Loan Provider and has agreed to be bound by the terms of the FICS Click Wrap Agreement.

I Disagree Print I Agree

You will be provided an option to Print this Agreement.

Welcome to eStatus Connect!



LOAN NUMBER: 99999999 / TERESA TEST

Welcome to eStatus Connect

Your Mortgage Home Loan Information Portal

First Community Credit Union is very excited to provide a robust portal for you to be hands on when it comes to one of your largest investments, your mortgage. As always, our friendly, helpful real estate experts are available to assist with any questions you have. If we can assist you in any way, please reach out to us at MortgageServicing@FCCU.org or 281.856.9303.

Loan Details

This page provides or consists of: Loan Information and Balances.

Click on “LOAN DETAILS” then “Loan Information” to show your rate, term and a payment breakdown. This page also includes your next due date.



LOAN NUMBER: 99999999 / TERESA TEST

Loan Information

Loan Details

Property Address:	123 HAPPY LANE HOUSTON, TX 77035
Payment Frequency:	Monthly
Current Interest Rate:	3.25%
Remaining Term:	360

Current Payment Breakdown

Principal & Interest:	\$435.21
Tax & Insurance:	\$192.00
Total Payment Amount:	\$627.21

Dates

Due Date of Next Payment:	08/01/2021
Maturity Date:	07/01/2051

Click on “LOAN DETAILS” then “Balances” to show your Current Principal Balance, Escrow Balance, and any unpaid Late Charges. This page also includes your Year-To-Date Totals Paid as well as the previous year if applicable.



LOAN NUMBER: 99999999 / TERESA TEST

Balances

Loan Number:	99999999
Principal:	\$100,000.00
Deferred Principal:	\$0.00
Tax & Insurance:	\$2,300.00
Subsidy:	\$0.00
Unapplied:	\$0.00
Unpaid Late Charges:	\$0.00
Returned Check Charges:	\$0.00
Loss Draft:	\$0.00
Negative Amortization:	\$0.00

Current Year-To-Date Totals [\(See Previous Year\)](#)

Principal Paid:	\$0.00
Deferred Principal Paid:	\$0.00
Interest Paid:	\$0.00
Interest on Tax & Insurance:	\$0.00
Interest on Loss Draft:	\$0.00
Hazard/Flood Insurance Paid:	\$0.00
Late Charges Paid:	\$0.00
Taxes Paid:	\$0.00
Mortgage Insurance Premium:	\$0.00
Negative Amortization:	\$0.00
Unreported Interest Prior Year:	\$0.00

Payments

This page provides or consists of: Payment History and Payment Options.

Click on “PAYMENTS” then “Payment History” to show information on previous payments made.

LOAN NUMBER: 99999999 / TERESA TEST

Payment History

Date From: (MM/DD/YYYY)

Date To: (MM/DD/YYYY)

SEARCH

CLEAR

Select row to view Payment History details.

Search:

Due Date ▾	Paid Date ▾	Payment Amount ▾	Description ▾
No data available in table			

Showing 0 to 0 of 0 entries

Previous Next

Click on “PAYMENTS” then “Payment Options” to select either Auto – Pay Recurring Drafts or Auto Pay – One-time Payments. You have the option to set up your payments from FCCU or another institution. If you are current on all payments and aren’t set up with recurring drafts, you will also have the option to make an additional payment towards Principal or Escrow.

LOAN NUMBER: 99999999 / TERESA TEST

Payment Options

You've got options!

First Community offers many ways to make your payments. If you need assistance with the best option for you let us know!

[Auto Pay - Recurring Draft](#)

Click the link above to set up or review your Auto Pay Draft information.

[Auto Pay - One-time Payment](#)

Click the link above to make your payment online.

You currently have no payments waiting to be imported.

For either option, you will need to click “Approve” on the authorization page, which is displayed upon selection of one of the options shown above.

LOAN NUMBER: 99999999 / TERESA TEST

Payment Options

Authorization for Recurring Payment

By clicking the "Approve" button, I hereby authorize First Community Credit Union to initiate an electronic ACH debit from my checking or savings account.

I understand that this is a transaction based on my payment method.

To cancel a Recurring ACH request: To cancel your recurring payment please email MORTGAGESERVICING@fccu.org.

Please print a copy of this to keep for your records.

BACK PRINT APPROVE

Once you select your payment option, you will need to complete the required fields.

LOAN NUMBER: 99999999 / TERESA TEST

Payment Options

To draft from your FCCU account use Routing/Transit number 313084674 and your FCCU Checking/Savings Acct. Number.

Please enter the following information and click Next to proceed.

Account Type:	<input type="text" value="Checking"/>	Required
Routing/Transit Number:	<input type="text" value="313084674"/>	Required Sample
Financial Institution:	FIRST COMMUNITY CREDIT UN HOUSTON	
Checking/Savings Acct Number:	<input type="text" value="12345678"/>	Required Sample
Payment Amount:	<input type="text" value="\$627.21"/>	
Additional Principal Amount:	<input type="text" value="\$ 100.00"/>	
Additional T&I Amount:	<input type="text" value="\$ 0.00"/>	
Unapplied Amount:	<input type="text" value="\$0.00"/>	
Fee Amount:	<input type="text" value="\$0.00"/>	
Total Payment:	\$727.21	
Due Date of Next Payment:	<input type="text" value="08/01/2021"/>	
Next Draft Date:	<input type="text" value="07/08/2021"/>	Required

Set up an automatic recurring monthly payment here. Funds should draft from your account within 3 business days from scheduled date.

CANCEL PRINT NEXT

For one-time only Principal or Escrow only payments, you will need to select “Additional Payment” from the drop down menu and enter the amount in the appropriate area (Principal or T&I Amount). The example below displays an extra payment of \$500.00 to Principal.

LOAN NUMBER: 99999999 / TERESA TEST

Payment Options

To draft from your FCCU account use Routing/Transit number 313084674 and your FCCU Checking/Savings Acct. Number.

Please enter the following information and click Next to proceed.

Payment Type:	<input type="text" value="Additional Payment"/>	Required
Account Type:	<input type="text" value="Checking"/>	Required
Routing/Transit Number:	<input type="text" value="313084674"/>	Required Sample
Financial Institution:	FIRST COMMUNITY CREDIT UN HOUSTON	
Checking/Savings Acct Number:	<input type="text" value="12345678"/>	Required Sample
Late Charge Amount:	<input type="text" value="\$ 0.00"/>	
Principal Amount:	<input type="text" value="\$ 500.00"/>	
T&I Amount:	<input type="text" value="\$ 0.00"/>	
Fee Amount:	<input type="text" value="\$0.00"/>	
Total Payment:	\$500.00	
Due Date of Next Payment:	<input type="text" value="08/01/2021"/>	
Next Draft Date:	<input type="text" value="07/08/2021"/>	Required

Set up a one-time payment here. You can also use this option to make one-time Principal only or Escrow only payments. Funds should draft from your account within 3 business days from scheduled date.

[CANCEL](#) [PRINT](#) [NEXT](#)

Click “Next” and you will have an opportunity to review your transaction information.

LOAN NUMBER: 99999999 / TERESA TEST

Payment Options

First Community Credit Union eStatus Connect[®] Transaction Review

Loan Number: 99999999

Please verify your information before submitting.

Click [Edit](#) to make changes or [Submit](#) to submit your payment information.

The following information will be submitted for: Recurring Payment

Financial Institution:	FIRST COMMUNITY CREDIT UN HOUSTON
Account Type:	Checking
Routing/Transit Number:	313084674
Checking/Savings Acct Number:	12345678
Payment Amount:	\$627.21
Additional Principal Amount:	\$100.00
Additional T&I Amount:	\$0.00
Unapplied Amount:	\$0.00
Fee Amount:	\$0.00
Total Amount to be Drafted:	\$727.21

You are authorizing a transaction in the amount of **\$727.21** to be processed on 07/08/2021.

[CANCEL](#)[EDIT](#)[SUBMIT](#)

Either click “EDIT” to make changes or “SUBMIT” to confirm your payment. You can print the confirmation on the next screen for your records.

LOAN NUMBER: 99999999 / TERESA TEST

Payment Options

Scheduled Payment (Recurring):

Loan Number: 99999999

Due Date of Next Payment: 8/01/2021

The following information has been submitted for: Recurring Payment on 7/08/2021 at 03:20 PM (CT)

Financial Institution:	FIRST COMMUNITY CREDIT UN HOUSTON
Account Type:	Checking
Routing/Transit Number:	*****674
Checking/Savings Acct Number:	*****5678
Payment Amount:	\$627.21
Additional Principal Amount:	\$100.00
Additional T&I Amount:	\$0.00
Unapplied Amount:	\$0.00
Fee Amount:	\$0.00

You have authorized a transaction in the amount of **\$727.21** to be processed on **7/08/2021**

To cancel or make changes to this payment, please contact our office.

To cancel your recurring payment please email MORTGAGESERVICING@fccu.org.

PRINT

ACCOUNT INFO

This page provides or consists of: Account Information, Account Notes and Documents.

Click on "ACCOUNT INFO" then "Account Information" to show your mailing address on record as well as your contact information. You can submit a change of address or email request by selecting the "CHANGE ADDRESS/EMAIL" button.

LOAN NUMBER: 99999999 / TERESA TEST

Account Information

Mailing Address: 123 HAPPY LANE
 HOUSTON, TX 77035
Home Phone: (281) 555-1212
Business Phone:
Email Address: teresa.mcwhorter@fccu.org
Date Registered: July 08, 2021

CHANGE ADDRESS / EMAIL

Click on “ACCOUNT INFO” then “Account Notes” to show any messages or notices posted to the loan by the Mortgage Servicing staff. Messages may include information such as escrow disbursement notifications or non-urgent requests for updated information.

LOAN NUMBER: 99999999 / TERESA TEST

- Account Information
- Account Notes
- Documents

Account Notes

Date From: (MM/DD/YYYY)
 Date To: (MM/DD/YYYY)
[SEARCH](#) [CLEAR](#)

Show entries Search:

	Create Date	Subject	
	07/08/2021	Insurance Premium has been paid Your insurance premium has been disbursed from your escrow account.	PRINT
	07/08/2021	Information Needed	PRINT

Showing 1 to 2 of 2 entries Previous Next

Click on “ACCOUNT INFO” then “Documents” to retrieve and print documents. Standard documents include monthly mortgage statements, escrow analysis and 1098 summary tax forms.

FIRST COMMUNITY CREDIT UNION | LOAN DETAILS | PAYMENTS | ACCOUNT INFO | HELP & SUPPORT | LOG OUT

LOAN NUMBER: 99999999 / TERESA TEST

Statements & Documents

Show 10 entries

	Document Name	
+	Mortgage Statement	1

Showing 1 to 1 of 1 entries | Previous 1 Next

MANAGE PAPERLESS STATEMENTS

When you click the + sign in the left column, Document(s) selected are displayed. You will then click the appropriate date to view the document.

FIRST COMMUNITY CREDIT UNION | LOAN DETAILS | PAYMENTS | ACCOUNT INFO | HELP & SUPPORT | LOG OUT

LOAN NUMBER: 99999999 / TERESA TEST

Statements & Documents

Show 10 entries

	Document Name	
-	Mortgage Statement July 06, 2021	1

Showing 1 to 1 of 1 entries | Previous 1 Next

MANAGE PAPERLESS STATEMENTS

To enroll in eStatements, click the “MANAGE PAPERLESS STATEMENTS” button and you will be directed to the Electronic Disclosure Notices E-Sign Disclosure and Consent.

At this time, you will have the option to opt out of paper notices or to continue to receive them.



LOAN NUMBER: 99999999 / TERESA TEST

Electronic Disclosure Notices

Before you proceed, you must read the following agreement concerning your rights and our obligations about electronic document disclosures and select your response from the available options.

E-SIGN DISCLOSURE AND CONSENT

Keeping Your Information Current – Please provide us with your contact information and notify us immediately with any changes to this information. You can update your information with us by telephone, or updating your contact information online, or by submitting your change to us in writing via mail, or by visiting our location.

Hardware and Software Requirements – You must have, at your cost:

- A computer with Microsoft Windows 7 or 8 Operating System, or Apple Mac® OS X v10.8 Operating System.
- Internet Explorer versions 10 and 11, Mozilla Firefox 11.0+, Apple Safari 6.2+, or Google Chrome internet browser with 128-bit SSL encryption; JavaScript and cookies enabled. Other internet browsers may be used but are not supported.
- Internet access and connectivity.
- A valid operating email address.
- Adobe Reader software to access, view and print documents provided to you in PDF format. A free copy of Adobe Reader may be downloaded at <http://www.get.adobe.com/reader>.
- Sufficient memory and drive space capacity to download and save PDF documents to your computer.
- To print or download documents you must have a printer connected to your computer or have sufficient hard-drive space (approximately 1 MB) on your computer to download, store and view the information.

By affirmatively consenting, you confirm that you have access to the necessary hardware and software. You must obtain and

Please select 'Electronic' for each disclosure you no longer want to receive a paper copy of but would like to receive electronically. If at any point, you would like to receive a paper copy, please select 'Paper' for each disclosure.

Electronic	Paper	Statements / Notices
<input type="radio"/>	<input checked="" type="radio"/>	Amortized Loan Statement (Monthly Mortgage Statement)
<input type="radio"/>	<input checked="" type="radio"/>	Change Notice Analysis (Analysis of payment change)
<input type="radio"/>	<input checked="" type="radio"/>	T&I Disclosure (Taxes and Insurance (Escrow))
<input type="text" value="NO"/>	<input type="text"/>	I would like to opt out of receiving email notifications for all documents I receive electronically.
<input type="text" value="--Select--"/>	<input type="text"/>	I have read the notice and I consent to receive the selected notices electronically.

BACK PRINT SUBMIT

Once you click the “Submit” button, you will be directed to the screen below as a confirmation of your submission.

LOAN NUMBER: 99999999 / TERESA TEST

Electronic Disclosure Notices

Thank you. Your request has been submitted.

BACK

HELP & SUPPORT

This page provides or consists of: Helpful Glossary, Payoff Request and a Contact Us Request form.

Click on “HELP & SUPPORT” then “Help” to access a glossary of terms commonly used in mortgage loan documents and statements.

LOAN NUMBER: 99999999 / TERESA TEST

Help

Account Number	Enter your bank account number.
Account Type	Select the type of account, either Checking or Savings.
Additional Principal or Additional Curtailment	Enter a curtailment amount to be drafted with the regular payment.
Current Interest Rate	The rate used in calculating the interest portion of the scheduled payment.
Curtailment	Displays the curtailment amount applied for the transaction.
Due Date	Displays the due date of the transaction.
Due Date of Next Payment	The due date of the next scheduled payment.
Hazard/Flood Insurance Paid	The total amount paid for hazard or flood insurance premiums in the current year.
Interest	Displays the interest amount applied for the transaction.

Click on “HELP & SUPPORT” then “Payoff Request” to complete and submit the form below. Your payoff request will be completed within 24 to 48 hours.

The screenshot shows the 'Payoff Request' form for a loan with number 99999999. The form includes fields for First Name (TERESA), Last Name (TEST), and Loan Number (99999999). It also has input boxes for 'Estimated Payoff Date' and 'Need Payoff Returned By', both with placeholder text 'MM/DD/YYYY'. Under 'Send Payoff Information To', there are three radio button options: 'Mail to address on account' (selected), 'Email to address on account', and 'Display on Documents Tab'. A 'Contact Phone Number' field contains '(999) 999-9999'. At the bottom right, there are three buttons: 'BACK' (red), 'CLEAR' (blue), and 'SUBMIT' (green). A disclaimer at the bottom states: 'To request a payoff on your home loan complete the payoff request form. Requests will be processed within 72 hours. A \$25 payoff fee will be added to your loan.'

LOAN NUMBER: 99999999 / TERESA TEST

Payoff Request

First Name: TERESA

Last Name: TEST

Loan Number: 99999999

Estimated Payoff Date:

Need Payoff Returned By:

Send Payoff Information To:

- Mail to address on account
- Email to address on account
- Display on Documents Tab

Contact Phone Number:

To request a payoff on your home loan complete the payoff request form. Requests will be processed within 72 hours. A \$25 payoff fee will be added to your loan.

BACK **CLEAR** **SUBMIT**

Click on “HELP & SUPPORT” then “Contact Us” to submit a request directly to the Mortgage Servicing Department. You can also email mortgageservicing@FCCU.org.

- Help
- Payoff Request
- Contact Us

LOAN NUMBER: 99999999 / TERESA TEST

Contact Us

Do you need assistance on your home loan? Complete the attached form or email us at MORTGAGESERVICING@fccu.org. We will be happy to assist you!

<input type="text" value="First Name"/>	Required
<input type="text" value="Last Name"/>	Required
<input type="text" value="teresa.mcwhorter@fccu.org"/>	Required
<input type="text" value="99999999"/>	
<input type="text" value="Company Name"/>	
<input type="text" value="Address 1"/>	
<input type="text" value="Address 2"/>	
<input type="text" value="City"/>	
<input type="text" value="State"/>	
<input type="text" value="Zip"/>	
<input type="text" value="Phone"/>	
<input type="text" value="Comments"/>	Required

CLEAR SUBMIT

We hope you enjoy this new enhanced online mortgage platform. To access more in depth videos and additional information, visit FCCU.org/Mortgage-help.

If you require assistance on a specific loan, please email mortgageservicing@fccu.org or call 281-856-9303.