

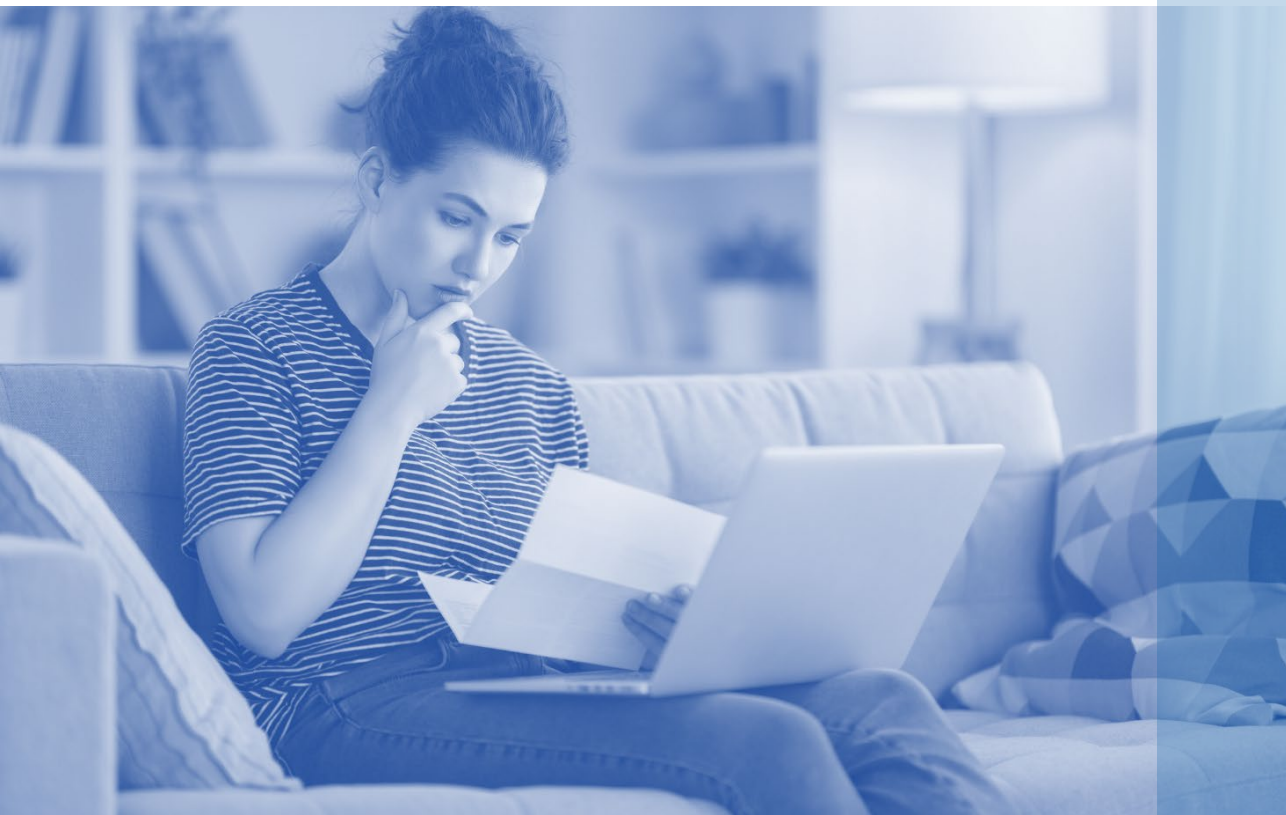


# MEMBER SERVICES

CALL TYPES

LOAN QUESTIONS

JOB AID





# Member Services Call Types

## Loan Questions

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# Member Services Call Types

## Loan Questions

### Purpose

This job aid outlines the system requirements and procedures used by Member Services to receive and resolve member phone call questions involving **Consumer Loans**.

**DNA** is used to process internal consumer loan payments, payoffs, and various loan management tasks. Internal consumer loans are owned and processed by Georgia's Own. These consumer loans accept payments and payoffs from a Georgia's Own checking, savings, or money market accounts.

**SWBC** is an external ACH origination system used to process single-time Georgia's Own loan payments coming from financial institutions outside of Georgia's Own. Example: A member has a loan with us and wants to pay on it from an account at USAA.

**Note:** Refer to the *Loan Payments Job Aid* for detailed information on the **Loan Payments** process. **Meridian Link** is a system through which a MSR can check on the status of a new loan application. To view the topics covered in this Job Aid, refer to the Table of Contents.

The following **Loan Questions** will be addressed:

- How can I change my loan due date?
- What is my loan payoff?
- How can I make a principal-only payment?
- How do I get a loan advance for Cash Now and LOC loans?
- Why do I have late fees and explain grace periods?
- How can I get a payment reversal?
- How can I prepay my loan?
- What is Collateral Insurance?
- Why is my loan delinquent?
- What is my loan application status?
- How can I apply for a Payment Holiday?
- How can I order a coupon book?
- How can I apply for a new mortgage loan?
- How can I apply for a loan / a refinance?
- What are the current interest rates for consumer loans?
- How is interest on consumer loans calculated?
- When will I receive the title?



# Member Services Call Types

## Loan Questions

### How to Change a Loan Due Date

1. Bring up member **Relationship Profile** in **DNA**. Active loans are displayed in the **Loans/Safe Deposit Box** grid which includes **Due Date**.
2. Ask the member the loan number or to point out the loan displayed in the grid.
3. Inform the member of the loan **Due Date** as displayed.

The screenshot shows the 'Relationship Profile' for 'JOHNSON, A.' in the 'DNA' system. The interface includes a top navigation bar with options like 'Transaction Express', 'Edit', 'Print', 'Wizards', 'Workflows', 'Contact Management', 'Loan Origination', 'QuickAssist', and 'Profitability'. Below this, there's a search bar with 'Member Number' (800500986) and a 'Search' button. A 'Member Group' dropdown is set to 'Member'. A 'Refresh' button is also present. The 'Quick Access' section shows 'Accounts (6)', 'ID (0)', 'External (0)', 'Loan Apps (0)', 'Agreements (6)', 'Pre-Authorized (2)', 'Payroll Distributions', and 'At A Glance'. Below this, there are checkboxes for 'Include Closed Accounts' and 'Include All Optional Roles', and two balance fields: 'Deposit Total Owner Balance' (16,888.61) and 'Loans Total Owner Balance' (38,349.52). The 'Deposits' section has tabs for 'Transfer', 'Passbook Update', 'Statements', 'Inquiries', 'Custom Deposit Inquiries', and 'Deposit Closeout Wizard'. It displays a table with columns: 'Account Number', 'R', 'Account Description', 'Auth Trans', 'Current Balance', 'Collected Balance', 'Available Balance', 'Status', 'Int Rate', and 'Maturity Date'. The 'Loans / Safe Deposit Box' section has tabs for 'Transfer', 'Payoff', 'Paydown', 'Print', and 'Inquiries'. It displays a table with columns: 'Account Number', 'R', 'Account Description', 'Auth Trans', 'Current Balance', 'Available Credit', 'Payment Amount', 'Int Rate', 'Disclosed Interest Rate', and 'Due Date'.

Account Number	R	Account Description	Auth Trans	Current Balance	Available Credit	Payment Amount	Int Rate	Disclosed Interest Rate	Due Date
63473230	<input checked="" type="checkbox"/>	2019 JEEP RENEGAD...	Yes	22,118.25		455.00	3.08000		04-11-202
63479369	<input checked="" type="checkbox"/>	2012 MERCEDES-BE...	Yes	16,231.27		622.00	6.03000		04-13-202

4. Inform the member of the following information:
  - The member must submit a written request to change a consumer loan **Due Date**. The request can be sent via **Online Banking** messaging or by fax to Member Services.
  - The **Due Date** for a Line of Credit cannot exceed the 20th of each month. The **Due Date** for a Personal or Auto Loan cannot exceed the 25<sup>th</sup> of each month.
  - **Credit Card** and **Mortgage** loan **Due Dates** cannot be adjusted.
5. When Member Services receives the written request from the member, forward it by email to Loan Servicing Inquiries for review and processing.



# Member Services Call Types

## Loan Questions

### Loan Payoff Amount Quote

MSR can research a **Loan Payoff** amount in **DNA**.

1. Open **Relationship Profile** in **DNA**.
2. Highlight the loan and click the **Payoff** button.

Loans / Safe Deposit Box									
Transfer Payoff Paydown Print Inquiries									
Account Number	R	Account Description	Auth Trans	Current Balance	Available Credit	Payment Amount	Int Rate	Disclosed Interest Rate	Due Date
63473230	<input checked="" type="checkbox"/>	2019 JEEP RENEGAD...	Yes	22,118.25		455.00	3.08000		04-11-202
63479369	<input checked="" type="checkbox"/>	2012 MERCEDES-BE...	Yes	16,231.27		622.00	6.03000		04-13-202

3. On the **Payoff Inquiry** screen, enter an **Effective Date**.
4. Click **Query** for the **Payoff** amount.

Services Favorites Help

Tickler Smart Search Relationship Profile - JOHNSON, A.

Payoff Inquiry

Payoff Print Restrictions Payoff Quote History

Search Criteria

Account Number 63473230

Effective Date 03-29-2023

Query Clear

Payoff Information

Per Diem / Base 1.87 365

Due Date 04-11-2023

Current Rate 3.08000

Escrow Per Diem / Base

Payoff Interest Accrued Thru Date 03-29-2023

Rate Type Fixed

Operating Fund Per Diem / Base

Maturity Date

Customer Keyword GODFREY

Quote Information

☐ Create Payoff Quote

☐ Create Lockout Flag

☐ Include Borrower Mailing Address

Requestor Detail

Expiration Date

Save Quote

Closing Attorney

Closing Attorney

Balance Details

Balance Description	Due Institution	Due Customer	Institution	Processing Status	Reverse Charge
Note Interest	7.46			Payoff	<input type="checkbox"/>
Note Balance	22,118.25			Payoff	<input type="checkbox"/>
GAP Financed				Applied	<input type="checkbox"/>
Total	22,125.71				<input type="checkbox"/>



# Member Services Call Types

## Loan Questions

The **Loan Payoff** is displayed on the **Loan Payoff** screen.

The screenshot shows the 'Loan Payoff' screen for a relationship profile of 'JOHNSON, A.'. The screen is divided into several sections:

- Transaction Details:** A form with fields for Account Number (63473230), Payoff Amount (22,125.71), Effective Date (03-29-2023), Applied Amounts (0.00), Transaction Amount (22,125.71), Total Check Issue Amount, Transaction Description (dropdown), No Book (checkbox), Transacting Person (ADOLPHUS JOHNSON JR), and Payoff Reason (Other).
- Generated Transaction(s):** A table with columns 'Payment Type' and 'Amount'. It contains one entry: 'GAP Financed GL Disb ( Applied )' with an amount of 0.00.
- Fund Grid:** A table with columns 'Fund Type', 'Amount', 'No. Of Items', and 'Generated Details'. It is currently empty.
- Buttons:** 'Cancel' and 'Process' buttons are at the bottom. 'Total Funds' and 'Funds Difference' fields are also present.

5. Review **Transaction History** for the previous month to determine if a **Member Protect Plus (MPP)** was added to the loan.
6. If the **MPP** premium has been added to the loan, and the payoff is carrying over to the following month, add the previous month's premium amount to the **Payoff** amount.

**Note:** The **Payoff** amount is only good through the date elected.

**Note:** If a member requests a **Home Equity** loan **Payoff**, forward the request on the member's behalf by email to your Team Lead for review and processing.



# Member Services Call Types

## Loan Questions

### Principal Only Payments

Because consumer loans are simple interest loans, the interest accrues daily. To make a successful **Principal Only** interest-free loan payment on the member's behalf, MSR must understand and follow the process below:

1. The member makes his regular monthly loan payment on the due date. (Payment 1). A regular monthly payment includes interest which has accrued since the last payment.
2. The member wants to also make a **Principal Only Payment** on the same loan. A **Principal Only Payment** is a lump sum payment with no interest added that is applied only to the loan principal.
3. **Important:** To avoid interest being added to a **Principal Only** loan payment, this payment (Payment 2) must be made and posted on the **SAME DAY** that the regular payment (Payment 1) was made.
4. If no interest is due, any additional payment amounts will be applied to the loan principal. Both payments will be visible and applied correctly on the loan account if made the same day.
5. **Note:** If a single **Principal Only** payment is attempted on any other day of the month, daily interest will have accrued since the last payment, and will automatically be added to the payment amount. This payment **WILL NOT** be applied to the **Principal**.
6. **Note:** One exception for **Principal Only** payments is mortgages. There is an option in **DNA** to make a payment to principle for mortgages. Contact a Team Lead for assistance.
7. **Note:** Refer to the **Loan Payments Job Aid** (page 17) for how to create consumer loan payments in **DNA** by processing a transfer.





# Member Services Call Types

## Loan Questions

### Loan Advances

#### Cash Now Loan Advance

1. Access **Relationship Profile** in **DNA**.
2. Confirm the loan **Current Balance** in the **Loans/Safe Deposit Box** grid.

Relationship Profile

Member Number: 700066394 Search Member Group: Member Refresh

Quick Access: Accounts (2) ID (0) External (0) Loan Apps (0) Agreements (4) Pre-Authorized (1) Payroll Distributions At A G

☐ Include Closed Accounts ☐ Include All Optional Roles Deposit Total Owner Balance: (90.94) Loans Total Owner Balance: 501.38

Deposits: Transfer Passbook Update Statements Inquiries Custom Deposit Inquiries Deposit Closeout Wizard

Account Number	R	Account Description	Auth Trans	Current Balance	Collected Balance	Available Balance	Status	Int Rate	Maturity Date
6840451	<input type="checkbox"/>	Primary - BRUCE A. L...	Yes	(90.94)	(90.94)	(95.94)	Active	0.00000	

Loans / Safe Deposit Box: Transfer Payoff Paydown Print Inquiries

Account Number	R	Account Description	Auth Trans	Current Balance	Available Credit	Payment Amount	Int Rate	Disclosed Interest Rate	Due Date
64012673	<input checked="" type="checkbox"/>	Cash NOW - BRUCE ...	Yes	501.38	(1.38)	130.00	17.99000		02-28-202

**Note:** To process a **Cash Now Loan Advance**, the **Current Balance** must be at least \$25.

If funds are not available, the MSR will connect the member with an Onboarding loan officer. If funds are available, the MSR will process the **Loan Advance** in **DNA**.

**Note:** Refer to the **Loan Payments Job Aid** (page 17) for how to create consumer loan payments in **DNA** by processing a transfer. Members can also process a **Loan Advance** themselves in **Online Banking**.





# Member Services Call Types

## Loan Questions

### Line of Credit Loan Advance

**Line of Credit Loan Advances** are done in \$100 increments.

**Note:** To process a **Line of Credit Loan Advance**, the **Current Balance** must be at least \$100.

- If funds are not available, the MSR will connect the member with an Onboarding loan officer.
- If funds are available, the MSR will process the **Loan Advance** in **DNA**.

**Note:** Refer to the **Loan Payments Job Aid** (page 17) for how to create consumer loan payments in **DNA** by processing a transfer. The member can also process a **Loan Advance** himself in **Online Banking**.

### Late Fees and Grace Periods

The **Grace Period** for consumer loan payments is 9 days after the payment **Due Date**. **Late Fees** are processed on the 10<sup>th</sup> day after the **Due Date** and added to the loan.

If a member is requesting a **Late Fee** refund, forward the request to your Team Lead for approval and processing.

1. Bring up **Relationship Profile** in **DNA**.
2. Double click the loan in the **Loans/Safe Deposit** grid. This brings up the **Loan Account Information** screen.
3. Click **Show Menu** button to display **Transaction History**.

Account Number: 63473230 Show Menu...

Account Information

Contract Dates: D  
Credit Bureau Info: B  
Line of Credit: L  
Loan-To-Value: O  
Original Term: T  
Payment Features: F  
Payment Schedules: S  
Rate & Payment Chg: R  
Scheduled Minor Chg: H

Account Information

Account Number: 63473230 Valid: Yes  
Major Account Type: Consumer Loan Open Ended Loan: Yes  
Minor Account Type: Used Auto Shadow Accounting: No  
Branch: Grayson Partial Chargeoff: No  
Owner Type: Single  
Date Last Contact: 03-26-2023  
Loan Officer: GERMANY CALLOWAY  
Statement Account Number: 800500986000  
Draw Account: No

☐ Balloon Loan  
☐ Passbook  
☐ Interest Billed In Advance  
☒ Partial Payments Allowed  
☐ 1098 Reportable  
☐ Report Points on 1098

Delivery Method: <Product Default (Printed Statement)>  
☐ Demand Loan Call Date: None  
Escrow Payment Change Month: Not Applicable



# Member Services Call Types

## Loan Questions

Loan **Late Charges** are visible on the **Transaction History** screen.

**Transaction History**

Search Transactions

Account Number » 63473230 From Date » 03-15-2022 To Date » 04-05-2023

☒ View Only Completed ☐ Customer History ☒ Include Non-Accr Int Receipt

☒ Activity Date ☐ Post Date ☐ Effective Date

Query Clear

Transaction History Query - Amounts that appear red reduce a balance

Transaction Description	Status	Effective Date	Post Date	Due Date	Balance Description	Amount	Running Balance	Transaction Reference	Transaction Type
New Loan Disbursement N...	Completed	06-27-2022	06-27-2022		Note Balance	24,757.99	24,757.99	63473230 - 2500	NDSB
Financed Disbursement GA...	Completed	06-27-2022	06-27-2022		Note Balance	450.00	25,207.99	63473230 - 2500	FFDS
					GAP Financed	0.00		63473230 - 2500	FFDS
					Total	(450.00)			FFDS
Regular Payment Transfer f...	Completed	08-15-2022	08-15-2022	08-11-2022	Note Interest	(104.23)		7101300965304 - ...	SPMT
					Note Balance	(350.77)	24,857.22	7101300965304 - ...	SPMT
					Total	455.00			SPMT
Regular Payment Transfer f...	Completed	09-12-2022	09-12-2022	09-11-2022	Note Interest	(58.73)		800500986000 - ...	SPMT
					Note Balance	(396.27)	24,460.95	800500986000 - ...	SPMT
					Total	455.00			SPMT
Regular Payment Transfer f...	Completed	10-17-2022	10-17-2022	10-11-2022	Note Interest	(72.24)		800500986000 - ...	SPMT
					Note Balance	(382.76)	24,078.19	800500986000 - ...	SPMT
					Total	455.00			SPMT

Close

## Payment Reversal

If a member requests a **Reversal** of an already posted loan payment, first forward the request by email to a Team Lead for approval, who will forward the approved request to the Loan Servicing Inquiries group for processing.

## Pre-Pay a Loan

If a member wants to pre-pay a consumer loan, they can pay any amount on the loan, but the **Due Date** can only be advanced up to 3 months. In other words, the next regular loan payment will be due in 3 months regardless of the pre-paid amount. **Exception:** Home Equity and Line of Credit loans.

The members can process a pre-pay themselves in **Online Banking**. The MSR can process a pre-pay in **DNA** as a transfer of funds.

**Note:** Refer to the **Loan Payments Job Aid** (page 17) for how to create consumer loan payments in **DNA** by processing a transfer. The pre-payment amount should be divided by 3, and then (3) transfers will be created.



# Member Services Call Types

## Loan Questions

### Collateral Protection Insurance (CPI)

Vehicle loan contracts stipulate that the owner of the loan must provide proof of insurance on the vehicle and keep the insurance in good standing. If the member insurance is valid, **Collateral Protection** coverage is not forced on the member, but if the member fails to get and keep valid insurance, the lender (Georgia's Own) is within its rights to add a **CPI** policy to member loan payments. We require full insurance coverage on the loan at all times to mitigate our risk.

A member may notice that there is an amount added to his consumer loan balance, and then calls Member Services for an explanation. Common reasons for the added **CPI** are that the member has a new insurance policy on the vehicle, but has neglected to notify Georgia's Own, or their insurance policy has expired.

1. View **DNA Transaction History** to determine if **CPI** has been added to the loan account.

Completed	01-08-2021	01-08-2021	Financed Rebate Receipt SGA0075494	Note Balance	(3,159.00)	14,402.00
				Collateral Protection Ins Fina	0.00	
				Total	3,159.00	

2. If the increased loan balance is **Collateral Protection Insurance**, access the Evans Simpson website for additional information to guide the member with next steps to resolve the situation. <https://webapps.evans-simpson.com/LoanGuard/default.asp>. The member can call the Evans Simpson phone number.

**Note:** If the member believes the **CPI** was added in error, contact a Team Lead for assistance.



# Member Services Call Types

## Loan Questions

### Loan Delinquency

A Georgia's Own loan is considered delinquent the day after the payment due date if payment has not been made. The MSR will research the delinquency in **DNA** on behalf of the member.

1. Access the **Relationship Profile** in DNA.
2. Double click on the delinquent loan to open **Account History**. **Note:** Delinquent loans are displayed in **RED** text.

Loans / Safe Deposit Box									
Transfer Payoff Paydown Print Inquiries									
Account Number	R	Account Description	Auth Trans	Current Balance	Available Credit	Payment Amount	Int Rate	Disclosed Interest Rate	Due Date
64012673	<input type="checkbox"/>	Cash NOW - BRUCE ...	Yes	501.38	(1.38)	130.00	17.99000		02-26-2023

3. Click the **Show Menu** button to view **Transaction History**.  
View on-time and late loan payments, and other transactions in **Transaction History**.

### Loan Application Status

The MSR can view a **Loan Application Status** in **Meridian Link**.

1. Click **Quick Inquiries** on the Black Bar on top of **Relationship Profile** in **DNA**.

Wizards Maintenance Quick Inquiries Collateral Agreements Print Calculators My Forms System Logout

2. Click **MERIDIANLINK** on the drop-down menu. This will cause **Meridian Link** to load.
3. Select the **Search** tab.
4. Drop-down to the loan type.



# Member Services Call Types

## Loan Questions

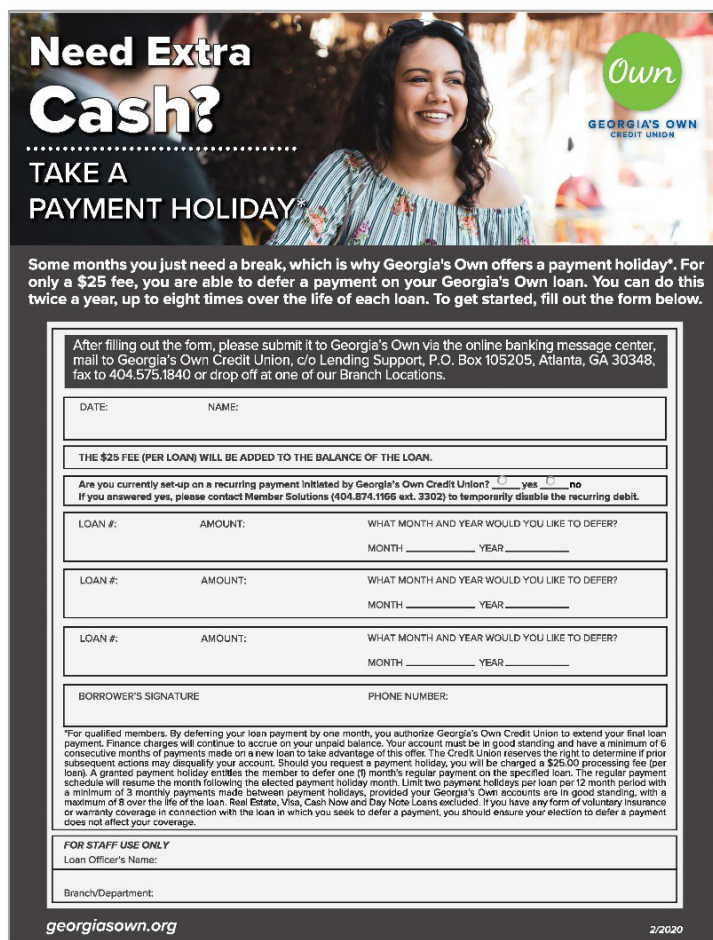
### Payment Holiday

Georgia's Own offers a **Payment Holiday** benefit that allows qualified loan owners to defer a payment on their Georgia's Own loan. For a \$25 fee, the member can do this twice a year, up to eight times over the life of the loan.

MSR's will direct the inquiring member to the **Payment Holiday** online application form on Georgia's Own website, at [www.georgiasown.org](http://www.georgiasown.org). To access the form, follow this website path: Resource Center>Financial Forms>Payment Holiday Form.

On the form, the member can determine **Payment Holiday** qualifications, can fill out the form, and submit it for approval. The Loan Servicing Inquiries department should respond to the request with a decision by email, using the address provided on the completed form, within 24-48 hours. If the member has not been notified within this time frame, the MSR can email Loan Servicing Inquiries on the member's behalf, requesting a status.

Loan Servicing will contact the member with a status response.



**Need Extra Cash?**

**TAKE A PAYMENT HOLIDAY\***

Some months you just need a break, which is why Georgia's Own offers a payment holiday\*. For only a \$25 fee, you are able to defer a payment on your Georgia's Own loan. You can do this twice a year, up to eight times over the life of each loan. To get started, fill out the form below.

After filling out the form, please submit it to Georgia's Own via the online banking message center, mail to Georgia's Own Credit Union, c/o Lending Support, P.O. Box 105205, Atlanta, GA 30348, fax to 404.575.1840 or drop off at one of our Branch Locations.

DATE: \_\_\_\_\_ NAME: \_\_\_\_\_

THE \$25 FEE (PER LOAN) WILL BE ADDED TO THE BALANCE OF THE LOAN.

Are you currently set-up on a recurring payment initiated by Georgia's Own Credit Union? ☐ yes ☐ no  
If you answered yes, please contact Member Solutions (404.874.1166 ext. 3302) to temporarily disable the recurring debit.

LOAN #:	AMOUNT:	WHAT MONTH AND YEAR WOULD YOU LIKE TO DEFER?
		MONTH _____, YEAR _____
		MONTH _____, YEAR _____
		MONTH _____, YEAR _____

BORROWER'S SIGNATURE: \_\_\_\_\_ PHONE NUMBER: \_\_\_\_\_

\*For qualified members. By deferring your loan payment by one month, you authorize Georgia's Own Credit Union to extend your final loan payment. Finance charges will continue to accrue on your unpaid balance. Your account must be in good standing and have a minimum of 6 consecutive months of payments made on a new loan to take advantage of this offer. The Credit Union reserves the right to determine if prior subsequent actions may disqualify your account. Should you request a payment holiday, you will be charged a \$25.00 processing fee (per loan). A granted payment holiday entitles the member to defer one (1) month's regular payment on the specified loan. The regular payment schedule will resume the month following the elected payment holiday month. Limit two payment holidays per loan per 12 month period with a minimum of 3 monthly payments made between payment holidays, provided your Georgia's Own accounts are in good standing, with a maximum of 8 over the life of the loan. Real Estate, Visa, Cash Now and Day Note Loans excluded. If you have any form of voluntary insurance or warranty coverage in connection with the loan in which you seek to defer a payment, you should ensure your election to defer a payment does not affect your coverage.

**FOR STAFF USE ONLY**  
Loan Officer's Name: \_\_\_\_\_  
Branch/Department: \_\_\_\_\_

[georgiasown.org](http://georgiasown.org) 2/2020



# Member Services Call Types

## Loan Questions

### New Mortgage Inquiries

MSR will obtain member name and contact information and send an email to the MLO of the day. Be sure to check your email to see who to send it to.

### New Loan or Refinance Application Inquiries

MSR will greet the member on the phone and then warm transfer the call to Onboarding at extension 4026. If you are unable to reach a loan officer with the Onboarding Team, send the team an email with the member's name and contact information at [OnboardingStaff@georgiasown.org](mailto:OnboardingStaff@georgiasown.org).

### Loan Interest Rates

All consumer loans are simple interest loans, and the interest is calculated daily on the current principal balance. MSR can view the loan principal balance and interest rate in **DNA**.

1. Access member **Relationship Profile** in **DNA**.
2. Scroll down to the **Loans/Safe Deposit Box** grid to locate the loan in question. Detailed loan information, including **Current Balance** and **Interest Rate**, is displayed.

Loans / Safe Deposit Box									
Transfer Payoff Paydown Print Inquiries									
Account Number	R	Account Description	Auth Trans	Current Balance	Available Credit	Payment Amount	Int Rate	Disclosed Interest Rate	Due Date
63473230	<input checked="" type="checkbox"/>	2019 JEEP RENEGAD...	Yes	22,118.25		455.00	3.08000		04-11-202
63479369	<input checked="" type="checkbox"/>	2012 MERCEDES-BE...	Yes	16,231.27		622.00	6.03000		04-13-202

The member can determine current interest rates by visiting the Georgia's Own website to locate the **Loan Rate Sheet**. The rate sheet is also posted on the **HUB** for MSR use at **Job Aides > Loan Rate Sheet**.

Loan Interest rates can fluctuate daily, so the **Loan Rate Sheet** is updated in both locations frequently.

Members may elect to purchase the **Member Protection Plus (MPP)**, which can be attached to a consumer loan. **MPP** is an ancillary product that provides various loan protection options for the member loan. Usually elected at the time of loan closing, **MPP** can be added to the loan at any time if the loan balance allows. The loan would need to be refinanced to add **MPP**. Detailed information on **MPP** is available on Georgia's Own website.



# Member Services Call Types

## Loan Questions

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### Loan Payments Using SWBC

Refer to *Loan Payments Job Aid* for instructions on processing **SWBC** payments.

### Recurring Loan Payments

Refer to *Loan Payments Job Aid* for instructions on setting up **Recurring Loan Payments**.

### Receiving Vehicle Titles

The vehicle title is usually mailed to the member address on file within 7-10 days after the loan is paid in full. It may take longer to receive the title if the member chose to pay off the loan using non-guaranteed funds.

If the loan payments have been automated, when the loan is paid in full and the address is validated, the title will automatically release from Georgia's Own electronic system. \*If member pays off loan through SWBC, the title will be delayed by 90 days.

If the member has yet to receive the title after paying the loan in full, the MSR can assist. MSR will validate with the member that the mailing address is correct.

MSR can send an email inquiry on the member's behalf to [CollateralInquiries@georgiasown.org](mailto:CollateralInquiries@georgiasown.org) to determine if the paid-off loan has been released from the system.



# MEMBER SERVICES

CALL TYPES

LOAN QUESTIONS



Member Services Support:

[MemberServicesSupport@georgiasown.org](mailto:MemberServicesSupport@georgiasown.org)  
(Internal Only)