

## To make an online payment

Go to [www.keithcollinsco.com](http://www.keithcollinsco.com)

In the lower left there is an orange credit card picture. Click on the picture to make an online payment.

The next screen is only a SAMPLE of a coupon and where to find your account number that you will need in order to make a payment. Go to the bottom on the screen and click the yellow bar- Proceed to Smart Street online payment.

You have 2 choices of methods to pay- Credit Card or Echeck. The credit card payment option does incur a \$14.95 fee from the bank, not from Keith Collins Company. The eCheck option is FREE.

Choose one of the methods by clicking on the box.

### Instructions for the Credit Card Option

The next screen is where you will enter your account information and payment information. For your association name, ENTER ONLY THE FIRST 5 LETTERS OF YOUR ASSOCIATION. Then click FIND. This will bring up a drop- down list of choices. Find your association. It will have Germantown TN as the city and state as this is where our office is located. Next, enter your account number that you can find on your coupon booklet or statement. It will be a 3 digit number and a hyphen then another string of numbers and possibly letters also. Complete the form and enter your credit card information. It will remind you of the \$14.95 fee, again, a bank fee, not Keith Collins Company fee. Click submit and it will confirm your payment. Payments made online **before** 4pm will be posted to your account the following business day. Payments made online **after** 4pm will be posted to your account on the 2<sup>nd</sup> business day.

### Instructions for the Echeck Option

Union Bank requires an account interface to be setup before you may pay. This is so you may return and make additional payments in the future without having to set up an account again.

If you have already set up an account interface, then choose the box that says- SIGN IN and use your login ID and password you have already setup. If you have done this but have forgotten your ID or password, you may request it by choosing that option.

If you have never setup an account interface, then choose the box that says –REGISTER- click here to begin. The next screen will ask you for your association information. For your association name, ENTER ONLY THE FIRST 5 LETTERS OF YOUR ASSOCIATION. Then click FIND. This will bring up a drop- down list of choices. Find your association. It will have Germantown TN as the city and state as this is where our office is located. Next, enter your account number that you can find on your coupon booklet or statement. It will be a 3 digit number and a hyphen then another string of numbers and possibly letters also. You will need to choose a login ID and password. Please follow the instructions on the left hand side of the screen to make sure you choose a login that will work. (Needs capital letters, lower case letters and numbers). WRITE THIS INFORMATION DOWN AS YOU MAY NEED IT IN THE FUTURE TO MAKE ADDITIONAL PAYMENTS! Submit this form and you will be directed to the next screen- the SIGN IN screen. Sign in with your new login ID and your password. The first thing the bank requires you to do is establish ‘forgotten password questions’. Complete this process and WRITE DOWN YOUR ANSWERS AS YOU MAY NEED THIS INFO FOR FUTURE PAYMENTS. Once you are signed in, you will choose the option of making a single check payment or recurring check payment. Choose one. Recurring payments work great for monthly or quarterly payments. You will set a recurring payment up for a certain number of months. WRITE THIS INFORMATION DOWN SO YOU WILL KNOW WHEN TO ADD ADDITIONAL MONTHS SO IT WILL NOT LAPSE.

The next screen will ask you again for your association name and your account number that you used during the setup process. For your association name, ENTER ONLY THE FIRST 5 LETTERS OF YOUR ASSOCIATION. Then click FIND. This will bring up a drop- down list of choices. Find your association. If it does not show the city you live in, it will have Germantown TN as the city and state as this is where our office is located. Next, enter your account number that you can find on your coupon booklet or statement. It will be a 3 digit number and a hyphen then another string of numbers and possibly letters also.

Enter the amount you want to pay. Enter the routing number and account number from your bank check per the sample shown. Click submit. You will receive a notification that your payment has been made. Payments made online **before** 4pm will be posted to your account the following business day. Payments made online **after** 4pm will be posted to your account on the 2<sup>nd</sup> business day.

Questions?

Contact Sharon Corley 901-753-4170 ext 115