



# Top 5 Things You Need to Know About Managing Your Mortgage



## #1 We work with partners in our industry to best serve your home loan needs.

Since 2017, Elements Financial began an alliance with Dovenmuehle Mortgage, Inc. (DMI) to provide servicing for the mortgage loans directly held by our credit union. DMI is known in the industry for professional service and convenient technology as one of the leading mortgage servicers in the U.S. They allow us to provide the following member benefits:

- > Access to online mortgage tax forms;
- > Expanded general mortgage information online and within your monthly statement, such as escrow details;
- > Continued 24-hour online access to your account and call center support.

The alliance with DMI has no impact on the terms of your mortgage. Your loan is still owned by Elements in cases where DMI provides the servicing.

## #2 There are important things to note about your first mortgage payment after closing.

Even in our digital world, there are occasional instances where a manual transaction is necessary. This is the case for your first mortgage payment with DMI.

**For your convenience, we recommend you contact Elements to make your first mortgage payment as a one-time payment at no charge by calling (317) 651-7560 during business hours of 8 am – 5pm Eastern, Monday to Friday.**

## #3 It's most convenient to manage your mortgage directly through our online and mobile banking platforms.

Ten days after your closing, you will have the ability to access and manage your mortgage electronically.

- > If you are a current user of online and mobile banking at Elements, you will see your account appear in the Manage Mortgage area within the Loans and Credit Cards menu.
- > If you are not a user of online and mobile banking, now is the time to enroll for access. Learn more about online banking and enroll at [elements.org/OnlineBanking](https://elements.org/OnlineBanking).

## #4 If you prefer to set up an automated withdrawal from an account beyond Elements for your subsequent payments, follow these steps.

You can pay from a Verified External Account by clicking Transfer/Send Money and then Transfer Funds with online banking.

If you haven't already set up an external account within online banking to make a payment from another bank or credit union, this can take 2 business days for the payment to process, and up to 7-10 business days to set up the external transfer with your other financial institution. Click Accounts and then Add External Account to verify your external account.

To set up this type of payment outside of our online banking, you will need to contact the other financial institution to establish the payment.

## #5 As you manage your mortgage over time, support is available, 24/7.

Look to our Contact Center staffed by live professionals whenever you have questions or need more help with your mortgage: (800) 621-2105.

