

CREDIT CARD INSTALLMENT PLAN PAYMENT GUIDE

HOW YOUR PAYMENTS WORK

There is no separate bill for your installment plan.
Your installment payment is included in your regular credit card payment cycle.

When you receive your monthly statement, locate the Payment Information section. You will find three payment amounts:

NEW BALANCE

Paying the New Balance means you pay off your entire credit card balance, including paying off the full remaining installment plan early.

INTEREST AVOIDANCE BALANCE

This is the amount to pay if you want to:

- Cover your installment payment
- Cover your minimum payment, and
- Avoid interest on new purchases

**Interest Avoidance Balance =
Installment Payment + Minimum
Payment + New Purchases**

This consolidated payment ensures all your obligations are met with a single transaction.

Look for your **Interest Avoidance Balance** on your monthly credit card statement.

MINIMUM PAYMENT DUE

This already includes:

- Your monthly installment payment
- Your regular credit card minimum payment

Paying only the Minimum Payment keeps your account current, but interest will accrue on new purchases.

Account Number	XXXX-XXXX-XXXX-0181
New Balance	\$1,275.00
Interest Avoidance Balance	\$1,026.04
Minimum Payment Due	\$151.04

Payment Due Date						
November						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

HOW TO MAKE YOUR PAYMENT

1. Open your **monthly credit card statement**
2. Find the **Payment Information** section
3. Review the three amounts listed:
 - Minimum Payment Due
 - Interest Avoidance Balance - **can be found on your monthly credit card statement**
 - New Balance
4. Choose the amount you want to pay
5. Submit your payment for this amount before or on the due date using your preferred payment method

WAYS TO PAY

DIGITAL BANKING

1. Log into your Digital Banking account
2. Go to your credit card account
3. Click "Make Payment"
4. Select the payment you would like to make
5. Submit your payment

Note: Keep your statement handy to find the Interest Avoidance Balance, as it does not appear in the "Make Payment" section of Digital Banking. Select "Other Amount" if you wish to pay the Interest Avoidance Balance.

BY PHONE

1. Call us at 888-222-8571
2. Tell us the amount you want to pay
3. Have your statement handy for reference

BY MAIL

1. Write a check for the amount you would like to pay
2. Include your payment stub from your statement

IN PERSON

1. Visit any Selfreliance FCU branch
2. Bring your statement
3. We'll help you pay the correct amount

UNDERSTANDING YOUR NEW STATEMENT

What Changed When You Set Up Your Plan
Your statement now shows different payment options. Here's what each one means:

Payment Type	Example Amount	What It Does
Minimum Payment Due	\$151.04	Your monthly installment plan amount + your regular minimum payment
Interest Avoidance Balance	\$1,026.04	Your monthly installment plan amount + your regular minimum payment + any new purchases from that month
New Balance	\$1,275.00	You pay off your full balance and close your installment plan early

WHERE TO FIND YOUR INSTALLMENT DETAILS

Your installment plan information appears in its own section on page 2 of your statement:

Description	Transaction Amount	Installment Date	Installment Plans		APR%	Balance Subject To Interest Rate	Interest Charge	Remaining Balance
			Installment Number	Plan Payment Amount Due				
INSTALLMENT PLAN / 6 MONTH	\$305.22	10/23/25	1	\$51.91	6.99%	\$0.00	\$0.00	\$305.22
Installment Totals	\$305.22			\$51.91			\$0.00	\$305.22

YOUR PAYMENT TIMELINE

RIGHT WHEN YOU SET UP YOUR PLAN

- Your plan is active right away
- Nothing extra to pay today
- You can still use your card for other purchases

Your first installment plan will appear on your next monthly statement.

EVERY MONTH DURING YOUR PLAN

- Check your statement for the payment due and select the option that works best for you
- Pay that amount before or on the due date
- Watch your balance decrease each month, and set up new installment plans whenever you need. You can keep up to 10 plans active at the same time

LAST MONTH OF YOUR PLAN

- Make your final installment payment
- Your plan closes automatically, and you'll still be able to see the history in the "Installment Payments" section under "Enrolled Purchases"