

How to Make Payments on your Rhode Island Credit Union Loan



Pay Online from a Rhode Island Credit Union Account

- Use our online banking to transfer funds from your Rhode Island Credit Union checking or savings account to your loan under the same member number. One time transfers or recurring payments can be set up in your online banking account. To learn more about registering for Online Banking, visit www.ricreditunion.org/services/online-banking.



Pay Online from an Account at Another Financial Institution

- Use our Online Loan Payment Portal. Visit www.ricreditunion.org and click on MAKE A PAYMENT. To register for one-time or recurring payments, you will need your 9-digit account number.
- If you have a Checking Account at another financial institution, you may utilize their online bill payment service to make your loan payment.



Pay by Phone from a Rhode Island Credit Union Account

- Make your loan payment by telephone using our Express Service Phone, ESP24. This free service is available 24 hours a day, in both English and Spanish. If you do not have an ESP24 PIN, please contact or visit one of our branch locations. The Express Service Phone number is 401.351.7760.



Pay by Phone from an Account at Another Financial Institution

- For a low convenience fee of \$4.95, contact any location to pay by ACH, credit or debit card.



Pay by ACH

- Set up a preauthorized ACH payment from another financial institution by completing an Authorization for Direct Payment via ACH and present it with a voided check. You may obtain this form at any of our branch locations or on our website.



Pay by Mail

- Mail your payment to us at Rhode Island Credit Union, 160 Francis Street, Providence, RI 02903.



Pay in Person

- Visit any of our branch locations or a local credit union that participates in CO-OP Shared Branching.