

PCB Online Payments

Frequently Asked Questions

What is PCB Online Payments?

Online Payments is a secure site to make loan and safe deposit rent payments. You can submit a one-time payment or create an account to store payment history, create recurring payments and view reports for previous payments. Payments can be made by ACH or by credit or debit card.

Where do I find the Online Payments system?

Visit www.yourbank.com and click the 'Make a Loan Payment' or 'Safe Deposit Rent Payment' link.

What information will I need to make an Online Payment?

You will need the loan account number or safe deposit box number and the last 4 digits of the social security number of the primary account holder. You will also need the checking or savings account number and bank routing number if paying by ACH.

How is Online/Mobile Banking different for paying in Online Payments?

Customers who have a PCB online/mobile banking account can transfer funds from their checking or savings account to a loan for payment. Transfers can be made using a computer or with the mobile banking app. Transfers that occur prior to 6:00 PM on a bank business day will post to the account the same day. Transfers that occur after 6:00PM or on a non-business day will not post until the next bank business day. Customers who use Online Payments do not need a PCB deposit account to setup an ACH payment and can use a credit or debit card to make the payment.

Is there a fee to use Online Payments?

No, there is no fee.

Are there any restrictions for Online Payments?

Some credit and debit card processors do not allow mortgage and other loan types to be charged to their card. You will need to contact your card provider to verify that they will accept payment for the loan type you plan to pay using a credit/debit card. PCB is not responsible for late payment fees if a credit card provider denies a payment.

Can I elect to make a principal or interest only payment for loan payments?

No, loan payments made online will apply to both the principal and interest.

Can I make a partial safe deposit box rent payment?

No, you must pay the total rent due. The online payments system defaults to the amount due and will not allow you to enter another payment amount.

When will the payment apply to the loan or safe deposit box rent?

Payments that occur prior to 6:00 PM on a bank business day will post to the account the same day. Payments that occur after 6:00 PM or on a non-business day will not post until the next bank business day.

What if I forget my Online Payments username or password?

You can reset your account password using the secret question/answer you created when you setup your account. Click the 'Forgot username or password' link on the login screen and follow the prompts to answer your secret question. If you have forgotten your secret question/answer or if your account is locked, contact your nearest [PCB financial center](#) for assistance.

The payment amount due, address or other information that displays in Online Payments is not correct?

The online payment database is periodically updated. Recent payments or changes to your address or other account information may have occurred after the last update. Contact your nearest [PCB financial center](#) if the information that appears in Online Payments is not correct.