



## Oak Bank Conforming Loan Payments Notice

Conforming Loan Payments are posted (i.e. credited) on all business days depending on the time you make the payment and the method you use to make the conforming loan payment. In order for your payment to be considered conforming, payments must be made in U.S. currency, and must be accompanied by the account number or payment coupon provided. Nonconforming payments may take longer to process.

### **Business days are Monday-Friday, excluding Federal Holidays**

If you have a late charge that is scheduled to be assessed on a day that is not a business day, you will need to ensure we received your payment on a business day prior to that date to avoid the assessment of late charges.

**In Person (lobby)** - If you make a loan payment directly at Oak Bank, 5951 McKee Road, Fitchburg, WI Monday-Friday between the hours of 8:00am and 5:00pm the payment will be posted on that business day. If you make a payment after 5:00pm on a business day, on Saturday or Federal Holiday, the payment will not be applied until the next business day.

**In Person (drive-through)** - If you make a loan payment directly at Oak Bank, 5951 McKee Road, Fitchburg, WI Monday-Friday between the hours of 8:00am and 5:00pm the payment will be posted on that business day. If you make a payment after 5:00pm on a business day, on Saturday or Federal Holiday, the payment will not be applied until the next business day.

**Night Depositories at Oak Bank Facilities** - If you deposit a loan payment in the Night Depository located at 5951 McKee Road, Fitchburg, WI after 10:00 AM on a business day, that payment will be posted the next business day. All deposits received on non-business days will be posted the next business day.

**Internet Transfers** - If you make a loan payment via Oak Bank's online banking service after 6:00 PM on a business day, the payment will be posted the next business day. If you conduct the transaction before 6:00 PM on a business day, it will be posted the day you execute the transaction.

**Telephone Banking Transfers** - If you make a loan payment by calling Oak Bank via telephone Monday-Friday between the hours of 8:00am and 5:00 pm, the loan payment will be posted on that business day. Any other telephone loan payment transfers will be posted the next business day.

Loan payments made by telephone can only be executed if the checking or savings account is located at Oak Bank.

**Mailing Payments** - You may mail a payment to Oak Bank at 5951 McKee Road, Ste 100, Fitchburg WI 53719. Any loan payments received via physical mail Monday-Friday between the hours of 8:00am and 4:00pm will be posted on that business day. Any loan payments received via physical mail after 4:00pm on a business day, on Saturday or Federal Holiday will be posted on the next business day. You should allow at least three - five days for mail to be received and realize that we may receive your payment on a Non-Business Day, which would further delay the posting of the payment.

**Notice Regarding Inaccurate Information** – As a participant in the consumer reporting system, “we” (the Lender) furnish information about our experience with “you” (the Borrower) to consumer reporting agencies. These reports allow us to make credit and other opportunities available to you. If you believe that we have furnished information to a consumer reporting agency that is inaccurate, please notify us at the address below and identify the specific information that is inaccurate.

5951 McKee Road, Suite 100  
Fitchburg, WI 53719  
NMLS#434669



Member  
**FDIC**

Phone: 608-441-6000  
Fax: 608-441-6001  
Toll Free: 877-OAK-BANK  
[www.oakbankonline.com](http://www.oakbankonline.com)

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