

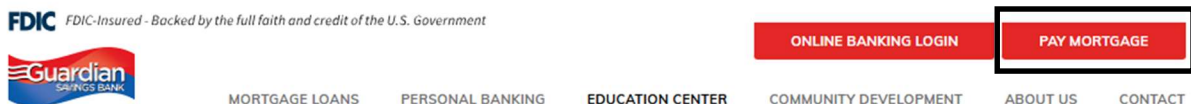
Online Mortgage Payment Guide

Guardian Savings Bank offers our mortgage customers an online payment option for those who would both like to make single one-time payments to their mortgage account or setup recurring payments directly to their mortgage from the bank account of their choice. Additionally, customers can receive a reminder about payments due and check the current status of payments made through the portal.

How to Access:

****A desktop computer provides the easiest access to this site. The instructions below are for desktop computers.**

From guardiansavingsbank.com, proceed to the right corner of the screen and click on **Pay Mortgage**.



To make a single payment without enrollment:

Select **Click Here to Pay Now** from the top of the new site.

Then, enter your mortgage account number (without dashes) and your 5 digit zip code. For your loan number, if you have 0201234567, input 2001234567 moving the leading zero to the third position. Then, select **Click here to Pay Now**.

[CLICK HERE TO LOGIN](#)
[CLICK HERE TO PAY NOW](#)

Welcome to Guardian Savings Bank's Payment Center!

Your account number length is now 10 digits. Input your account number with '0' in the third position. (ie. 1203456789)

*** Account Number**

*** 5 Digits Zip Code**

Continue as a Guest




Make a one-time payment or enroll today to set up your secure user name and password, view and pay bills, and see your account status and payment history.

[Click here to Enroll](#)

[Click here to Pay Now](#)

Next, you will be able to see both your payment amount, and the current due date. In the payment amount box, enter the amount of your payment. If choosing to pay more than your regular payment, **do not double or exceed your current payment amount as it will make a second payment rather than paying down your principal balance.** Then select the checkbox next to the payment to enable.

If your intent is to make a large principal payment, please contact our loan servicing department at (513) 842-0972 to discuss options.

UNPAID AND PARTIALLY PAID 		HISTORY		
<input type="checkbox"/>	DUE DATE	AMOUNT DUE	Remaining Amount	Payment Amount
	<input type="checkbox"/>	ACCOUNT NUMBER *****		
<input type="checkbox"/>	1/1/2025	■■■■■	■■■■■	<input type="text" value="0.00"/> 

Once the payment amount has been entered and selected, proceed to enter your banking account information on the right side of the screen. Select **Enter**.

MESSAGES

View

Please contact Guardian Savings Bank at (513)842-0972 to make any changes to your personal information.

PAYMENT SUMMARY

0 Invoices\$0.00

[Remove All](#)

* Payment Method

Enter

* Pay Date12/17/2024

Payments confirmed before Tuesday, December 17, 2024 6:00 PM EST will be posted on Tuesday, December 17, 2024. Payments confirmed after Tuesday, December 17, 2024 6:00 PM EST will be posted on Wednesday, December 18, 2024.

[Cancel](#)

Continue to Payment


A new popup screen will appear. Enter your banking information along with checking the box for **Agree and Enter Account** at the bottom left corner. To remember your banking information, you will need to create an account.

Once this information is entered, select **Enter Account**.

Enter a Payment Method

* Required Fields



 **BANK ACCOUNT**

* Account Type

Personal

Business

* Banking Type

Checking Account

Savings Account

* Name on the Account

* Routing Number

* Account #

* Re-enter Account #

Pay to the
Order of

123456789

000123456

1111

Routing Number

Account Number

Make sure to use your bank account number, not your ATM or Debit card number.

By selecting "Agree and Enter Account", you authorize the information you've provided on the above account to be used for creation of a charge to the account listed above. You also affirm that the information you provided is correct, that you are a signer on the account above and there are available funds to cover the amount of any transactions that you authorize.

☐ * Agree and Enter Account

☐ Remember this account for future use

Enter Account

You will then be brought to a confirmation page. Verify your bank account, payment amount and your information. To obtain a receipt of payment, enter your e-mail address. Check the box to agree to terms and conditions, then select **Make Payment**. Your payment will be submitted and reflect to your mortgage account the next business day. If payment is made **after** 6pm EST, it will reflect in two business days.

Verify Payment

PAYMENT SUMMARY

1 Invoice

\$4,000.00

* Payment Method

Enter

* Payment Date

12/17/2024

Payments confirmed before Tuesday, December 17, 2024 6:00 PM EST will be posted on Tuesday, December 17, 2024. Payments confirmed after Tuesday, December 17, 2024 6:00 PM EST will be posted on Wednesday, December 18, 2024.

Terms and Conditions

These terms and conditions are designed to provide you information on the services we provide and outline important conditions that apply to your using this service. FifthThird and various third party vendors provide the Internet bill presentment and payment service. It is subject to the consumer banking regulatory protections described in Regulation E of the Electronic Fund Transfers Act. When you open your account with us, or any third party vendor acting on our behalf, you, and any person you authorize to perform functions on your account, agree to these terms and conditions.

1. Erroneous Instructions. If we receive a payment instruction authorized by you and the instruction is erroneous in any way, we shall have no obligation or liability for the error.

2. Transaction Limitations. Please be aware that certain types of bank accounts have limits on the numbers of transfers or withdrawals that may be made per month. Your bank may refuse transfers which would exceed such limits, so we recommend you check with your bank to determine what limitations are

[Print Terms and Conditions](#)

* CUSTOMER NAME

* EMAIL ADDRESS

* TELEPHONE NUMBER

[Additional Information Label](#)

☐

* By checking this box you agree to the terms and conditions stated above.

By clicking the **Make Payment** button, I confirm that today, Tuesday December 17, 2024, I am authorizing a one-time debit from my Checking account ending in [REDACTED] the amount of 4,000.00 to be remitted to Guardian Savings Bank. This debit will occur on or after Tuesday, December 17, 2024.

If you have any questions regarding this transaction request, please call 513-842-0972.

Make Payment

[Cancel](#)

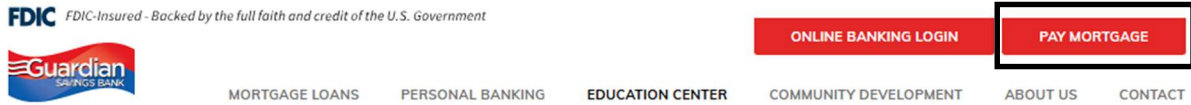
PAYMENT DETAILS

[Export](#)

	DUE DATE	AMOUNT DUE	Remaining Amount	Payment Amount	
	ACCOUNT NUMBER *****				
<input checked="" type="checkbox"/>	1/1/2025	[REDACTED]	[REDACTED]	4,000.00	

How to Enroll:

From guardiansavingsbank.com, proceed to the right corner of the screen and click on **Pay Mortgage**.



Select **Click Here to Enroll** from the 'Don't have a Login ID?' on the right side of the screen.

Then, enter your mortgage account number (without dashes) and your 5 digit zip code. For your loan number, if you have 0201234567, input 2001234567 moving the leading zero to the third position. Then, select **Validate**.

Account Setup

To verify your identity, we need your Account Number and 5 Digits Zip Code

*** Required Fields**

*** Account Number**

*** 5 Digits Zip Code**



Validate

After validation, the system will require you to enter your profile information. Please complete entirely, including both mobile phone number and e-mail address. Once completed, select **Continue to Login & Password**.

Account Setup

PROFILE LOGIN & PASSWORD TERMS OF SERVICE PAYMENT ACCOUNTS

*** Required Fields**

Name
*** CUSTOMER NAME**

Billing Address
*** Country**

*** ADDRESS1**

ADDRESS2

*** CITY**

*** STATE**

*** ZIP Code**

Contact Info
*** Mobile Phone**

[Add Another Telephone Number](#)
*** EMAIL ADDRESS**

[Add Another Email Address](#)

Continue to Login & Password

Next, you will be required to create a unique Login ID and Password following the character requirements of the system. Additionally, choose a security image by clicking on your preference and give the label a name.













*** Required Fields**

Create an Account
*** Login ID**

*** Password**

Passwords must have at least 8 characters and have at least 3 of the following:
- 1 or more numbers
- 1 or more uppercase characters
- 1 or more lowercase characters
Password can include only the special characters: *+~!/?" _[]~!@#\$
Password cannot include:
- the last 3 password
- your name
- your Login ID
- more than 3 repeating characters, numbers or special characters, such as AAAA, 2222 or !!!!
- more than 3 consecutive characters or numbers, such as aBcD or 4567
- the zero character at the start or end
*** Re-enter password, just to be sure**

Choose a Security Image and give it a label
You'll see your selected security image and label in email notifications. When you see your image and label on a notification, you can be sure it is from us.



*** Give your image a label**

Scrolling down, you will find five (5) security questions that must be selected and answered. Choose your security questions along with providing an answer to each.

Once you have completed this portion, select **Continue to Terms of Service**.

Choose Your Security Questions

We'll use these questions to help verify your identity if you forget your login credentials. Make sure you give answers that you can easily remember. Responses are case-sensitive.

Question 1	* Answer 1
What is your grandmother's maiden name on your father's side?	
Question 2	* Answer 2
What is your grandmother's maiden name on your mother's side?	
Question 3	* Answer 3
How many brothers and sisters did your mother have?	
Question 4	* Answer 4
What city was your first job in?	
Question 5	* Answer 5
What was your boss's first name at your first job?	

[Go Back](#)

Continue to Terms of Service

Accept the terms and conditions of the service and then select **Continue to Payment Accounts**.

Account Setup

✓ PROFILE ✓ LOGIN & PASSWORD **TERMS OF SERVICE** PAYMENT ACCOUNTS

* Required Fields

[Terms of Service](#) *

☒ By clicking this box, you are enrolling in this service and have read and agree to the [Terms of Service](#) for this site.

[Go Back](#)

Continue To Payment Accounts

Next, choose to enter your banking information at this point, or to add later manually when making a payment or setting up automatic payments. Choose an option (enter your banking information if choosing to do so) and then click **Finish Enrollment**.

Account Setup

✓ PROFILE

✓ LOGIN & PASSWORD

✓ TERMS OF SERVICE

PAYMENT ACCOUNTS

* Required Fields

Add A Payment Method

You may select a default payment method now. After enrollment you can manage your payment methods. *



BANK ACCOUNT



ADD LATER



[Go back](#)

Finish Enrollment

You will now receive an e-mail to your specified e-mail address requesting you to confirm enrollment. Be sure to open this e-mail and activate your account.

Please click on the button below to activate your Guardian Savings Bank Account.



[Button not working? If so, click here.](#)

To Enroll in Automatic Payments:

From guardiansavingsbank.com, proceed to the right corner of the screen and click on **Pay Mortgage**.



Enter your previously created Login ID and Password. Select **Click here to Login**.

The screenshot shows the Guardian Savings Bank Payment Center login page. At the top left is the Guardian Savings Bank logo. To the right are links for "Home" and "Contact US". Below the logo are two links: "CLICK HERE TO LOGIN" and "CLICK HERE TO PAY NOW". The "CLICK HERE TO LOGIN" link is underlined. Below these links is a welcome message: "Welcome to Guardian Savings Bank's Payment Center!". Below the welcome message is a red message: "Your account number length is now 10 digits. Input your account number with '0' in the third position. (I.e. 1203456789)". Below this message are two input fields: "Login ID" and "Password". Below the "Login ID" field is a link: "Forgot your Login ID? Password Help?". Below the "Password" field is a link: "Click here to Login". This link is highlighted with a black rectangular box. To the right of the input fields is a blue box with the text "Don't have a Login ID?" and "Enroll today to set up your secure user name and password, view and pay bills, and see your account status and payment history." Below this text is a blue button: "Click here to Enroll".

From the top of your homepage, select **Auto Pay**, then **Create New Recurring Payment**.

The screenshot shows the Guardian Savings Bank Auto Pay page. At the top left is the Guardian Savings Bank logo. To the right are links for "Home", "Pay My Bills", and "Auto Pay". The "Auto Pay" link is highlighted with a black rectangular box. Below the links is a red message: "* Required Fields". Below this message is a black bar with the text "Pay My Bills". To the right of "Pay My Bills" is a dropdown menu: "DUE DATE" and a search bar: "Advanced Search". Below the black bar are two links: "UNPAID AND PARTIALLY PAID" and "HISTORY". To the right of these links are two links: "Hide Account Groupings" and "Export". Below the links is a blue box with the text "Auto Pay". Below the blue box is a green button: "Create New Recurring Payment". This button is highlighted with a black rectangular box. Below the button is a light blue box with the text "Recurring Payment Message" and "You must make At Least your monthly payment amount. Recurring Payments will begin following the first billing cycle after you have set up the Recurring Payment (between 1-3 business days). Continue to pay as usual until you receive an email notifying you the Recurring Payments are being processed."

Next, name your recurring payment and then select **Continue**.

* Payment Name

Checking Recurring

* Select ACCOUNT NUMBER

Recurring Payment for ACCOUNT NUMBER *****
*You must make At Least your monthly payment amount.*Recurring Payments will begin following the first billing cycle after you have set up the Recurring Payment (between 1-3 business days).Continue to pay as usual until you receive an email notifying you the Recurring Payments are being processed.

Continue

Now you will enter your recurring payment selections. Set the date of your payment. ****We recommend the 1st through the 16th of the month to avoid any late charges to your mortgage account.**

Then, select how much to pay. **Amount Due** will always pay what is due, including if your account payment changes due to escrow or changes to your interest rate if on a variable rate loan. **Fixed Amount** will always pay the same fixed amount monthly and can include additional principal payment to your account. ****Please Note: If you choose Fixed Amount for your payment method, any changes to your payment that occur you will be required to update your automatic payment to ensure you are paying in full your new monthly payment. Guardian Savings Bank will not update your automatic payment selections if your payment amount changes.**

Finally, select if you would like a reminder before your payment will be processed. If so, check the box to enable and choose the number of reminder days prior to payment draft. Select **Continue**.

When would you like to make your payment?

Day of the Month

Select a valid starting date using the calendar

12/19/2024



Recurring Payment will execute on the specific date of the month that was selected during setup.

Payment Amount

Amount Due

Fixed Amount

The payment will be processed for the amount due shown on the bill.

Keep Making This Payment Until

I Stop The Payment

The Recurring Payment will continue until it is cancelled.

☐ Send me a reminder 1 days before payment is to be processed.

Disclaimer: We recommend you record this payment schedule as a reminder in the event the email is overlooked or not delivered to your email address.

[Go Back](#)

[Continue](#)

You will be taken to entry of your payment method. Select **Add**.

Recurring Payment Setup

✓ PAYMENT INFO

✓ SCHEDULE

PAYMENT METHOD

AUTHORIZATIONS

REVIEW

Payment Method

[+ Add](#)

A new popup screen will appear. Enter your banking information along with checking the box for **Agree and Enter Account** at the bottom left corner.

Once this information is entered, select **Add**.

Add A Payment Method



* Required Fields



BANK ACCOUNT

* Account Type

Personal	Business
----------	----------

* Account #

* Banking Type

Checking Account	Savings Account
------------------	-----------------

* Re-enter Account #

* Give This Account a Nickname

* Name on the Account

* Routing Number

Pay to the
Order of _____

⑆ 123456789 ⑆ 000123456 ⑆ 1111

Routing Number Account Number

Make sure to use your bank account number, not your ATM or Debit card number.

By selecting "Agree and Add Account", you authorize the information you've provided on the above account to be used for creation of a charge to the account listed above. You also affirm that the information you provided is correct, that you are a signer on the account above and there are available funds to cover the amount of any transactions that you authorize.

☐ * Agree and Add Account

Add

Once added, you will return to the payment method screen showing the account you added.
Select **Continue**.

Recurring Payment Setup

✓ PAYMENT INFO ✓ SCHEDULE PAYMENT METHOD AUTHORIZATIONS REVIEW

Payment Method [Add](#)

Checking FIFTH THIRD BANK ****  

[Go Back](#)

Continue

From the Authorizations screen, select the checkbox to agree to terms and conditions, then select **Continue**.

Recurring Payment Setup

✓ PAYMENT INFO

✓ SCHEDULE

✓ PAYMENT METHOD

AUTHORIZATIONS

REVIEW

Billing Authorization

Print Authorization

I authorize Guardian Savings Bank to automatically initiate entries to my financial account listed above in this authorization, for payments to my Guardian Savings Bank account ***** at the stated times listed above.

I further authorize the Financial Institution to accept these debit entries as valid debit activities under my account. Proof of the payment will appear on my financial account statement as one charge to Guardian Savings Bank. My authorization will remain in effect for the length of time stated above or until I cancel it online and give Guardian Savings Bank a reasonable opportunity to act.

Your Recurring Payment will be initiated and a payment made either after an invoice is rendered, or on a date selected during setup. In the event that no invoice is rendered or the date you select is prior to the posting of an invoice (except for specific date for a fixed amount, which doesn't need a new invoice rendered), then the Recurring Payment will not be made. We are not responsible for a Recurring Payment where no invoice is in the system against which a Recurring Payment can be processed.

☐ By checking this box you agree to the terms and conditions stated above.

Go Back

Continue

Complete a review of the information entered. If accurate, select **Finish**. This will complete your automatic payments enrollment!

Recurring Payment Setup

✓ PAYMENT INFO

✓ SCHEDULE

✓ PAYMENT METHOD

✓ AUTHORIZATIONS

REVIEW

Checking Recurring

Payment Amount

Amount Due

Payment Date

12/19/2024

Payment Schedule


Amount due will be paid every month on the 19th

Pay Until

The Recurring Payment will continue until it is cancelled.

ACCOUNT NUMBER

Payment Method

 Checking FIFTH THIRD BANK ***

Go Back

Finish