

Frequently Asked Questions

What information do I need in order to register or log in?

For first time users, all you need to register is your Notre Dame FCU member number and three digit loan number. For returning users, you will need your member number, loan number and password. All users are required to have a valid e-mail address.

What payment methods can I use to make a payment?

Through ePay, you can use any Visa® or MasterCard® debit or credit card from another financial institution. You may also use a checking or savings account from another financial institution. We are unable to accept American Express® or Discover® as payment methods.

How much does it cost to use?

Payments made from a checking or savings account from another financial institution will not incur a fee. Members paying with a debit or credit card will incur a convenience fee. The convenience fee will vary depending on your loan payment amount.

Loan Payment Amount			Debit/Credit Card Convenience Fee
\$0.00	to	\$399.99	\$14.00
\$401.00	to	\$600.00	\$20.00
\$601.00	to	\$800.00	\$24.00
\$801.00	to	\$1,200.00	\$36.00
\$1,201.00	to	\$2,000.00	\$60.00

If I make a payment with my credit card will it be processed as a purchase or cash advance?

All of the credit/debit card transactions are treated as purchases when we process the payments. However, occasionally some financial institutions will treat other financial institution charges as cash advances. In these instances, you may be charged cash advance fees. Please verify with the financial institution that issued your credit/debit card on how these transactions will be handled.

What loans can I pay using this service?

You are able to make payments on any loan that you have with Notre Dame FCU, with the exception of credit cards and mortgages. Mortgage payments may be submitted through your mortgage online portal. To access your mortgage information, please [click here](#).

What if I have multiple loans that I need to make payments on?

Because each loan is registered using its unique suffix, a unique username is required for each loan. If you have multiple loans to make payments on, you will end up registering multiple user accounts.

When will my new loan be available on ePay?

New loans will be available to set up on ePay within one business day after the loan is opened.

Can I use ePay to make a payment from my Notre Dame FCU checking or savings account?

No. ePay is only able to accept payments using a debit/credit card, or your checking and savings account from another financial institution.

If you wish to make a payment using your Notre Dame FCU checking or savings account, the following options are available to you:

- Login to online banking at NotreDameFCU.com and perform a transfer.
- Make a payment in person at any Notre Dame FCU branch location or a local credit union near you. Find the nearest location to you by visiting NotreDameFCU.com/locator.
- Place a call into our Shamrock Call Center at 800-522-6611. (a transfer fee may apply)

Can I schedule my payment in advance or set up recurring payments?

Yes. By using the **Desired Payment Date**, you may schedule one-time payments in advance to be made within the next 30 days from the current payment date. You can also set up weekly, bi-weekly, semi-monthly and monthly payments.

Can I make extra payment with ePay?

Yes. Each month you are able to pay more than your scheduled payment amount towards your loan balance. Additional funds paid will be applied first towards the interest due, principal, then late fees (if applicable). Your required payment will still be due the following month.

When will payments be posted?

Payments will be credited to your loan account within two business days. We recommend that you schedule your payment prior to your loan due date to ensure avoiding any late fees.

If I change my address, phone number, or email address in ePay will it automatically change my account information?

Changes made in ePay will not be reflected on your Notre Dame FCU account. If you need to change the address listed on your Notre Dame FCU account, please log into online banking to update your information.

Who should I contact if I'm having difficulties?

Please contact Notre Dame FCU at 800-522-6611 or email us at ndfcu@NotreDameFCU.com and we will be happy to assist.