WELCOME TO OUR PARTNERSHIP

A Member’s Guide to E-Status
Internet address is:

https://cuhms.estatusconnect.com/#/home/login

You can also access E-Status from your home credit union’s web page under the home loan section.

**Registering for E-Status:**

The first time you navigate to E-Status you will need to register. This will need to be done with your social security number and CU Home Mortgage loan number.

*Note: If you do not wish to use your social security number, a random number can be assigned to your loan for registration purposes by calling CU Home Mortgage Solutions. Please contact our Mortgage Servicing Department at 1-800-836-8172.*
Once this is entered, you will need to agree to the terms and conditions agreement for use of the website.

The site will then prompt you to create a user name and password and provide an e-mail address for activation. (The password must contain at minimum – one uppercase letter, one lowercase letter, and one number.)

The site will then send a confirmation e-mail; you will need to click on the link provided to activate your account.

You can then log into E-Status using the user id and password you created.

Upon signing in for the first time, you will be asked to create a security key. The security key you choose should be a word or phrase unique to you, i.e. the city you were born in, an anniversary date, first pet, etc. This security phrase will display every time you login.

If at any time during this process you have trouble, or questions please contact CU Home Mortgage Solutions at 1-800-836-6172.
Payment Information:

This option will show you details of your current loan including the following:

- Property Address
- Current Interest Rate
- Any future interest rates (if on an adjustable program)
- How many payments are remaining
- The principal and interest portion of your payment
- The escrowed portion of your monthly payment (if applicable)
- The due date of your next payment
- When the loan is scheduled to pay off.

Clicking on the “future” buttons will show you if there are any payment, escrow or interest rate changes scheduled. Any changes will depend on the terms of your specific loan and you will also be notified in writing.
The loan balances screen will show you the current principal balance owing on your mortgage loan, the current balance in your escrow account (if applicable) as well as any other charges or fees that are outstanding.

This screen will also show your current year to date information. This will include:

- **Interest Paid**
- **Property Taxes Paid**
- **Mortgage Insurance/PMI Paid**
- **Late Fees Paid**

Clicking on the “(See Previous Year End Totals)” will allow you to view year end totals for previous years.
Payment History:

The payment history window will show a history of every payment made on your loan. It will show you the due date the payment was applied to, the actual date the payment was posted, the amount of the payment received and any other notes that were recorded.

By clicking on the individual transactions, a more detailed view is made available showing exactly how much of each payment was applied to principal, interest, escrow, etc.
Payment Options:

This screen will allow you to make a one time payment to your mortgage, set up a new recurring draft, or view an already scheduled automatic payment.

Payments can be scheduled from the 1st to the 15th each month online; however, it can take up to 2 business days to post to your loan. If the payment is made online by 1 pm PST it will post the next business day; if made after 1 PM PST it will post in 2 business days.

You cannot schedule a new automatic payment if one already exists, but you can make changes to it. However, if you wish to cancel an existing reoccurring draft you will need to contact CU Home Mortgage Solutions.
Auto Pay - Recurring Draft:

Authorization for Recurring Payment

By clicking the "Approve" button, I hereby authorize CU Home Mortgage Solutions to initiate an electronic ACH debit from my checking or savings account.

I understand that this is a transaction based on my payment method.

To cancel a Recurring ACH request:
Please call our office at 206-573-8600, toll free at 800-836-8172 or by e-mail to servicing@cuhms.com

Please print a copy of this to keep for your records.

Prior to entering the payment information, you’ll need to read about the Authorization for Recurring Payment and then select the “Approve” button.
Auto Pay - Recurring Draft Continued…

First step is to enter your account information including: Routing number, Account Number, Additional to Principal and/or T&I (if any), and Next Draft Date.

**Please note:** Payments created before 1 PM PST will be processed by the next business day. Payments submitted after 1 PM PST will take 2 business days to process.
Auto Pay - Recurring Draft Continued…

This page will show a confirmation of the data just entered. Once the final information has been reviewed select “Submit.” A confirmation letter will be sent to your email address.
Auto Pay - This Month’s Payment:

The process for setting up a one time payment is similar; however, the screens do differ and you will need to make sure that all future subsequent payment are scheduled on a monthly basis, since future payments will not process automatically.

The system will ask you to approve the “Authorization for This Month’s Payment”. By selecting the Approve button, a new page will appear for requested payment.

Note: This authorizes CUHMS to draft only one time from your chosen account.
Auto Pay - This Month’s Payment Continued…

First step is to enter your account information including: Routing number, Account Number, Additional to Principal and/or T&I (if any), and Next Draft Date.

Please note: Payments created before 1 PM PST will be processed by the next business day. Payments submitted after 1 PM PST will take 2 business days to process.
Auto Pay – This Month’s Payment Continued…

CU Home Mortgage Solutions eStatus Connect Transaction Review

Loan Number: 

Please verify your information before submitting. Click Edit to make changes or Submit to submit your payment information.

The following information will be submitted for: This Month’s Payment
6/23/2015 1:25:27 PM CST (Central)

Financial Institution: VERITY CREDIT UNION
Account Type: Checking
Routing / Transit Number: 325081885
Account Number: 99999999
Payment Amount: $2,501.66
Late Charge Amount: $0.00
Additional Principal Amount: $200.00
Additional T&I Amount: $0.00
Unapplied Amount: $0.00
Fee Amount: $0.00

Total Amount to be Drafted: $2,701.66

You are authorizing a transaction in the amount of $2,701.66 to be processed on 06/25/15.

This page will show a confirmation of the data just entered. Once the final information has been reviewed select “Submit.” A confirmation letter will be sent to your email address.
Account Information:

This screen will show you the current contact information we have on file for your loan as well as allow you to change your address and e-mail address by clicking on the link.

Statements/Documents:
This screen will show you any notices and statements that have been generated for your account. This is also where you will find your monthly statements, 1098 forms and annual escrow analysis letters, and any other correspondence.
Payoff Request:

This screen will allow you to submit a form to CU Home Mortgage Solutions requesting a payoff on your loan for whichever date you select.

You can select to have it mailed to your address or displayed online under the Statements/Documents section.
Multiple Loans:

If you have more than one loan with (CUHMS) CU Home Mortgage Solutions, you only need to register once using one of your loan numbers. You can navigate between your loans by selecting the **Change Loan** link listed directly to the left of the Payoff Request link.

Once you select the **Change Loan** link, a list of all your loans with CUHMS will display. To view a different loan, click on the **Select** box to the right of the corresponding loan.

**Note:** Every time you log into E-Status, the system will automatically place you in the loan with the lowest account number.

Finally, you can always select the “Contact Us” Link and send a message directly to our staff and we will respond to you as soon as possible.

Thank you for registering for E-Status and welcome to CU Home Mortgage Solutions! We are glad to have you as a member and look forward to servicing your mortgage.

If you have any questions, please contact us at 206-673-8600 or at servicing@cuhms.com.
Internet Browser FAQs

• How can we tell what browser and version is being used?
  o Firefox – select ‘Help’ in the main menu and then select ‘About Firefox’
  o Internet Explorer -- select ‘Help’ in the main menu and then select ‘About Internet Explorer’ or by clicking on the gear icon in the upper right corner of the screen.
  o Google Chrome – click on this icon in the upper right corner of the screen and select ‘Help and About’ / ‘About Google Chrome’
  o Safari – select the ‘gear’ icon in the upper right corner and select ‘About Safari’

• What do the different icons look like for the supported browsers?
  o Firefox –

  ![Firefox Icon]

  o Internet Explorer –

  ![Internet Explorer Icon]

  o Google Chrome –

  ![Google Chrome Icon]

  o Safari (Apple products) –

  ![Safari Icon]

• How can the user clear their temporary internet files and cookies?
  o In Firefox – select ‘Tools’ from the main menu and then select ‘Options’. Look for the ‘Privacy’ setting. In the center of the screen they will see the ‘History’ section. Have the borrower select the ‘Clear History when Firefox closes’. If they do not want to delete their browser setting, they will also want to review the options under ‘Settings’ and uncheck that option. Once they close the browser, their temporary internet files and cookies will be removed.
  o Internet Explorer – select ‘Tools’ from the main menu and then select ‘Internet Options’. On the ‘General’ tab, look for the ‘Browsing History’ section and click on the ‘Delete’ button. Make sure that the ‘Temporary Internet files and website files’, as well as ‘Cookies and website data’ are check. If the user does not want to delete any other options, please have them uncheck the other boxes. Click the ‘Delete’ button. A message will appear letting the user know the files were deleted.
  o Google Chrome – select in the upper right corner of the screen and select ‘Settings’. On the left side of the next screen, select ‘History’ and then select the ‘Clear browsing
data’ button. A screen will display and they will need to select the time frame from the drop down list, as well as the ‘Cookies and other site and plugin data’.

- Safari – click on the ‘gear’ icon in the upper right corner and then ‘Preferences’. Have the user select ‘Privacy’ and select ‘Remove all Website Data’ and then select ‘Remove Now’

- How can the user make sure that they are accepting third-party cookies?
  
  - In Firefox – select ‘Tools’ from the main menu and then select ‘Options’. Look for the ‘Privacy’ setting. In the center of the screen they will see the ‘History’ section. Have the borrower select the ‘Use custom settings for help’. They will then need to check the box to ‘Accept cookies from sites’ and have the ‘Accept third-party cookies’ set to ‘Always’.
  
  - Internet Explorer – select ‘Tools’ from the main menu and then select ‘Internet Options’. On the ‘Privacy’ tab select the ‘Advanced’ button. On the ‘Advanced Privacy Settings’ window check the box to “Override automatic cookie handling” and select to ‘Accept’ Third-party Cookies and click ‘OK’
  
  - Google Chrome – select ☰ in the upper right corner of the screen and select ‘Settings’. On the ‘Settings’ window go to ‘Privacy’ and select the ‘Content settings....’ button. On the ‘Content settings’ window select ‘Allow local data to be set (recommended)’ under the ‘Cookies’ Section and click ‘Done’.
  
  - Safari – click on the ‘gear’ icon in the upper right corner and then ‘Preferences’. Have the user select ‘Privacy’ and select the ‘Never’ radio button for ‘Block cookies’.