

## Pan American Bank & Trust Conforming Loan Payment Notice

Loan payments are posted/credited on all business days. The business day depends on the time the loan payment is made and the method used to make the loan payment. All loan payments must be made in U.S. currency and accompanied by either the account number or payment coupon.

**Business days are defined as Monday through Friday, excluding federal holidays. Please note that Pan American Bank & Trust's business day cut-off is 5:00 p.m. CST or the office closing time, whichever is earlier.**

**In Person or By Telephone to a Pan American Bank Employee** – Loan payments received in person at an office location or requested by telephone by 5:00 p.m. CST or the office closing time, whichever is earlier, will be credited as of that business day. Payments received after 5:00 p.m. CST will be posted on the next business day.

**Night Deposit** – A loan payment placed in the night depository at an office location after 5:00 p.m. CST will be posted the next business day. We discourage the use of the night depository during business hours.

**Online Banking or Telephone Banking** – Loan payments from a Pan American Bank & Trust account made through online or telephone banking after 5:00 p.m. CST will be posted the next business day.

**Mail** – Loan payments may be mailed to:  
Pan American Bank & Trust  
Loan Department  
1440 W. North Avenue  
Melrose Park, IL 60160

Any loan payments received via physical mail on business days by 5:00 p.m. CST will be posted on that business day. Loan payments received via physical mail on Saturdays, federal holidays, or after 5:00 p.m. CST on business days will be posted on the next business day. A loan payment mailed to an office location address other than the one listed above will be considered non-conforming and may take longer to process. Please allow for at least three days for mail to be received and be aware that we may receive your loan payment on a non-business day, further delaying its posting.

**Loan payments received in a manner not listed above will be considered non-conforming and may take longer to process.**

**Partial Payments on Residential Mortgage Loans will be held in a suspense account. When sufficient funds are accumulated to complete the full periodic payment, they will be applied to the loan.**