1. **REGISTER**
   - It is highly recommended that you **complete the registration process on a PC**, rather than a mobile device. Navigation of the website and completion of the application is most easily done viewing the full version of the site.
   - Select **REGISTER** at the top right side of the Axuda website: [www.axuda.org](http://www.axuda.org)

2. **ENTER SPONSOR CODE**
   - Your sponsor will provide you with a “sponsor code” that you will need to enter to begin the registration process

   **SPONSOR INFORMATION**
   Please enter the sponsor code your sponsor provided you. The sponsor code will connect you with your sponsor organization and enable access to create a loan request only after a checking or saving account has been added and verified. If you previously started a registration, you can [login](http://www.axuda.org) to continue where you left off.

   ![Sponsor Code Form](image)

   - Enter your sponsor code and press “Verify Sponsor Code”

3. **ENTER ACCOUNT INFORMATION**
   - Enter User Name and Password*** according to the requirements shown below

   ***Write down your Username and Password! You will need it to complete registration

   ![User Name Form](image)

   - Press “Create User Account”

**Please Note:** All information provided within the user’s profile is private except for the User Name — the User Name will be attached to loan requests that are publicly displayed on the Axuda website.
4. ENTER CONTACT INFORMATION

Please Note: Carefully review requirements before proceeding

REGISTRATION REQUIREMENTS

The following steps will need to be completed before you’re fully registered for your campaign.

- All of the required fields in each form will need to be entered
- The email address you enter will need to be verified
- The bank account you select for your campaign will need to be verified
- Your information is automatically saved as you fill it in.

STATUS CHECKLIST OF REGISTRATION PROGRESS

- Fill in all required fields shown below

CONTACT INFORMATION

<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address 1</th>
<th>Address 2 (optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Choose State -</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Phone</th>
<th>Phone Type</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Home Phone -</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Email</th>
<th></th>
</tr>
</thead>
</table>

Send me email updates about Axuda

- Enter additional contact information, confirm age, and agree to Terms of Use and Privacy Policy.

ADDITIONAL CONTACT INFORMATION

Please add the contact information for an individual of whom you know well. This needs to be someone other than your program sponsor.

<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>Phone Type</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Home Phone -</td>
</tr>
</tbody>
</table>

I am over 18 years of age
I have read and agree to the Axuda Terms of Use.
I have read and agree to the Axuda Privacy Policy.

COMPLETE CONTACT INFORMATION SECTIONS

- Press “Complete Contact Information Sections”
  This will prompt the following:
    ○ Pop-up confirming contact information has been completed
      Contact information completed.

    ○ Screen will refresh and the Contact Information section will then be replaced with a button “Reopen Contact Information”. The purpose of this button is to allow you to make any changes upon reviewing your entries at the end of the registration process.

CONTACT INFORMATION

You have completed the contact info section.

REOPEN CONTACT INFORMATION FORM
A confirmation email will be sent to the email address you provided containing a link to Confirm your Email Address. You must confirm your email address to complete your loan request.

5. ENTER BANK ACCOUNT INFORMATION
   • Press the “Add Account” button

Please Note: A valid checking or savings account must be provided to submit a loan request. Checking account is preferred. Borrowers cannot utilize credit cards, debit cards, prepaid cards, or any type of government issued cards for loan payments.

   • A new window will pop up, where you will provide the following account specific information and select “Checking” or “Savings”. Press “OK”

- **Account Holder Name**
- **Bank Routing Number**
- **Bank Account Number**
- **Bank Account Type**
  - CHECKING
  - SAVINGS

You can find your routing and transit information on the bottom of your checks. Please see the example below:

<table>
<thead>
<tr>
<th>9-digit ABA / Routing</th>
<th>Account Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>37100000001</td>
<td>1234567890</td>
</tr>
</tbody>
</table>

- Press “Verify” below the account you have entered

- **CHECKING ACCOUNT**
  - DIGITAL FEDERAL CREDIT UNION *****4547

- A new window will pop up explaining the bank account verification process. Press “Start Verification”
- This will prompt a pop-up notifying you that your account verification deposits are processing.

  Your account verification deposits are on their way. It may take up to 3 business days for the deposits to appear in your external bank account.
  This page will update once the deposits have been posted, allowing you to confirm your account ownership.
  You will also receive an email when the verification deposits are posted.

- As this verification is pending, you will see the below:

  **BANK ACCOUNT INFORMATION**
  You have entered a bank account.

  **ADD ACCOUNT...**
  Checking or Savings

  **CHECKING ACCOUNT**
  DIGITAL FEDERAL CREDIT UNION ****7348
  Verification Started | Delete

  6. **ENTER LOAN REQUEST INFORMATION**
  - Enter a title and description for your loan

  **LOAN REQUEST INFORMATION**

  **Title**

  **Description**
  This description is visible to the public and is what motivates a lender to lend to your loan. For the best possible results, tell your story and explain why you need the loan. The more information lenders have about your request, the more likely they will support your request.

  - A random image will be pre-selected for your loan. You can also press “Change Loan Image” to select an image from the gallery that best represents your loan request.
Enter the following funding information

**FUNDING INFORMATION**

- **Destination Account**: DIGITAL FEDERAL CREDIT UNION **5555**
- **Funding Amount**: $0.00
- **SSN/ITIN**: 

**SPONSOR INFORMATION**

- **Sponsor Contact Name**: 
- **Sponsor Contact Phone**: 
- **Sponsor Contact Email**: 

Please follow the instructions below to verify your bank account information:

**ACCOUNT VERIFICATION INSTRUCTIONS**: Now that you have begun the verification process, you will receive two small deposits and one withdrawal in your bank account within 1-3 business days. The deposits will both be less than $1.00 each, and the withdrawal will be for the total of the two deposits. Example: You will see deposits for $0.94 and $0.76, and a withdrawal for $1.70.

- Once you begin the verification process, you will receive a confirmation email with a link directly to the page where you will be able to enter them.

**Bank Account Verification**

Within 1-3 business days, please check your external bank account transaction history for two small test deposits from Axuda.

After they have arrived, please log into your Axuda account at Axuda and visit your Profile page to complete verification of your bank account by entering the two small test deposit amounts.

If the deposit amounts you enter are the same that we deposited into your account, then your account will instantly be available for funds transfers.

Sincerely,
- The Axuda Team

- Once you receive these deposits, you have two options for verifying your bank account information:

  **Option 1**: Click the link provided in the confirmation email. This will open a new window for you to enter your deposits.

  **ACCOUNT VERIFICATION**

  You can check the status of the account below.

  **CHECKING ACCOUNT**
  DIGITAL FEDERAL CREDIT UNION ******4444
  Complete Verification | Delete

  **Option 2**: Once you receive the email, log in to your account, scroll to “Bank Account Information” and press “Complete Verification”. This will open a pop-up for you to enter your small deposits.
In either option, press “Complete Verification”. A pop-up will be generated with fields for you to enter both deposits. They do not need to match the order they were deposited in your account, so long as you input both dollar amounts correctly.

Press “Complete Verification”. A pop-up will appear notifying you that your account has been confirmed.

Press “View Campaign Terms”
Review document for errors, review and confirm all checklist items, sign, and press “Finish Campaign Submission”

Once you submit your loan request, your sponsor will be notified that your request is ready for approval. Once your sponsor approves your request, the loan will be visible to lenders and available for funding for 30 days.

General questions? Visit our frequently asked questions web page at [https://www.axuda.org/FAQ.aspx](https://www.axuda.org/FAQ.aspx)
Questions about payments? Call 508.804.9568

Still having trouble? Contact your Sponsor or [info@axuda.org](mailto:info@axuda.org)

**HOW TO MAKE A PAYMENT INSTRUCTIONS**

- Visit [https://www.axuda.org](https://www.axuda.org) and press Log In

- Enter your User Name and Password and press OK
On your profile page, press “Make Payment”

A new window will open. There is a field to enter the amount you will be paying. It will automatically display the full amount due to bring the loan current, as this is the recommended payment. A different amount can, however, be typed in the field

Select source account from the drop-down menu

Press “Submit”. A pop-up will appear with payment confirmation, informing you that the payment will be electronically transferred from your selected bank account and applied to your loan. Press “OK” and the following screen will provide you with a receipt that you can print or email to yourself.
Please Note: Payments may take up to 3 business days for the funds from your bank account to be transferred and applied to your loan.

TEXT TO PAY INSTRUCTIONS

1. Sign up online: Visit https://www.axuda.org and press Log In

   At the bottom of your profile page, press “Sign Up” under Text to Pay:

   Text To Pay
   
   This free* service allows you to make payments to your Axuda loan by using text message commands. The funds will come out of a bank account of your choosing.
   Axuda Text-to-Pay Terms and Conditions

   • Enter your mobile number including area code, with no spaces or dashes
Choose payment method in the drop-down
Press “Axuda Text-to-Pay Terms and Conditions” to view the document
Check the box verifying that you have viewed the Text to Pay Terms and Conditions
Press “Sign up”
Once you have completed your verification texts, your profile will look like the following

2. **Verification texts**
   - Once you press “Sign up” you will receive a text message from Axuda

   ![Axuda Text Message]

   - Reply START to confirm enrollment
   - Once you confirm enrollment, you will receive a confirmation message
   - Once you have signed up, you will receive monthly reminders for payments due
Follow text message prompt to make your payment