How to Set Up ACH Payment

Step 1:
Go to www.Marshalltown.com and click “Log in/Register” in the upper right corner

Step 2:
Log in with your username and password

Step 3:
At the top right of the home page, choose “Account”

Step 4:
Click the “Payments” option

Step 5:
Enter routing number, account number and account name

Step 6:
Choose your account type

Instructions continued on next page
Congratulations! You’ve successfully set up your ACH payment process. If you want to delete this account, please call MARSHALLTOWN at 800-987-6935.

**What is an ACH Payment?**

Automated Clearing House (ACH) payments are an electronic funds transfer from one bank account to another. ACH payments have been around for over forty years, and were developed with the intention of being faster, safer, and more efficient than the use of paper checks to transfer funds.

**Benefits of ACH**

The ACH network gives consumers the convenience of receiving their pay via direct deposit or making online purchases. Another benefit consumers like is the freedom to transfer money to another individual’s account.

The risk of fraud associated with ACH payments is quite small. Although consumers have to provide their bank account information and other personal information, the anti-fraud systems that banks employ make it tough for criminals to access sensitive information. Additionally, the federal government regulates the ACH payment system, which adds another layer of security.