

## PREAUTHORIZED BILL PAYMENTS

Preauthorized bill payment is a debit application. Companies with billing operations may participate in the ACH through electronic transfer (direct debit) of bill payment entries. Through standing authorizations, the consumer grants the company authority periodic charges to his or her account(s) as bills become due.

To receive the many benefits of this service, you will need to sign an authorization for us to automatically debit your personal checking or savings account. We will transmit you debit information to the Company's bank for processing. The information will then be transmitted to your bank or savings institution for withdrawal from your account. Because virtually all financial institutions participate in the direct debit program, there should be no need to alter your current banking arrangement.

Consider the following benefits:

- Convenience of not having to write checks.
- Elimination of postage expense and the risk of late payments.
- Avoidance of late interest charges through prompt, timely payments.
- Establishment of excellent payment and credit records.

To help us determine your interest in the direct debit service, please check one of the following spaces and return this form. If the service is implemented, we will send you additional information.

### AUTHORIZATION AGREEMENT FOR PREARRANGED PAYMENT (ACH DEBITS)

Your name: \_\_\_\_\_ Property Address: \_\_\_\_\_

I (we) hereby authorize \_\_\_\_\_ to initiate charges to the checking ( ) savings ( ) account in the amount specified below, and the depository named below is authorized to debit that account. If the amount varies, the company will send written notice of the amount and the scheduled date of transfer at least ten calendar days before the scheduled transfer date.

Depository Name: \_\_\_\_\_ Branch: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Bank Transit/ABA: \_\_\_\_\_ Account Number: \_\_\_\_\_

Amount	Range of Amounts	Exceeds	Transfer Date
\$ _____	\$ _____ - _____	\$ _____	First Business Day Of Each Month

This authority is to remain in effect until the depository has received written notice of termination and has been provided opportunity to take action. The depository customer has the right to stop payment of debit entry by notifying the depository prior to charging the account. If the organization initiates an incorrect debit entry to the customer's account, the customer has the right to ask the depository to credit the amount from that entry to the account. To obtain proper credit to the account the customer shall have fulfilled the following conditions. Notify the depository in writing of the incorrect entry within fifteen calendar days following the date the customer received the statement of account or a written notification of that entry or 60 calendar days after posting, whichever comes first.

Name: \_\_\_\_\_ Property Address: \_\_\_\_\_

Date: \_\_\_\_\_ Signed: \_\_\_\_\_ Signed: \_\_\_\_\_

**PLEASE ATTACH A VOIDED CHECK**