



P.O. Box 5060
 DuPont, WA 98327-5060
 253-964-3113 ▪ 866-968-7128
www.youracu.org

ACH Payment Authorization Consumer & Business

By completing and signing this form, you authorize America's Credit Union (ACU) to initiate external ACH transfers or internal transfers to your ACU loan account according to the payment schedule you specify below. Note: **If form is incomplete, transfer will not occur.**

Member Number

BORROWER		CO-BORROWER	
Name on Account		Name on Account	
FINANCIAL INSTITUTION – TRANSFER FROM		FREQUENCY	
Financial Institution		<input type="checkbox"/> Once a Week	<input type="checkbox"/> Once a Month on the ____
Routing Number		<input type="checkbox"/> Every Two Weeks	<input type="checkbox"/> Twice a Month on the ____ and ____
Account Number		<input type="checkbox"/> Every Four Weeks	(Ex on the 1 st and 15 th)
Account Type		Transfers remain in effect until revoked	
CREDIT CARD		CLOSED END – LOAN TYPE	
<input type="checkbox"/> Minimum Payment or <input type="checkbox"/> Full Statement Balance or <input type="checkbox"/> Fixed Amount		<input type="checkbox"/> Personal <input type="checkbox"/> Vehicle <input type="checkbox"/> Business	
Amount of Transfer	Date of First Transfer	Amount of Transfer	Date of First Transfer
CREDIT CARD PAYMENTS			
<p>Requesting an Automatic Payment Option, all Minimum Payments due will automatically be deducted from your designated checking or savings account balance on your payment due date or thereafter when funds are available. If your payment is scheduled from another institution, the Credit Union may debit your account up to four (4) days prior to due date if the due date falls on a weekend or holiday.</p> <p>Fixed Amount: If the fixed amount you select is less than the minimum payment due, the minimum payment will be deducted instead.</p>			
STOP PAYMENT or REVOCATION			
<p>You must notify ACU orally or in writing, at least three (3) business days before the scheduled date of the transfer. You may contact ACU by phone, 253-964-3113 or toll free, 866-968-7128 during regular hours, or write us at America's Credit Union, PO Box 5060, DuPont, WA 98327, or contact us electronically by sending an email message through the Online Banking Service, www.youracu.org. Stopping or revoking ACH autopay does not cancel your loan obligation. You remain responsible for making payments by another method to avoid late fees or delinquency consistent with your loan agreement.</p>			
AUTHORIZATION & TERMS			
<p>You authorize America's Credit Union (ACU) to electronically debit the account identified above on the schedule shown to make your loan payment(s). ACU will provide a copy of the terms of this authorization (paper or electronic, consistent with your E-SIGN consent). If the automatic transfer is returned for any reason, including insufficient funds, ACU may assess a fee as specified in ACU's Fee Schedule and you will need to remit your payment directly to the credit union. ACU has the right to terminate this authorization agreement for any reason.</p> <p>For information about your rights and responsibilities (including liability for unauthorized transfers, stop-payment procedures, error resolution, business days, fees, and documentation), you acknowledge receipt of and agree that this service is governed by ACU's Electronic Services Agreement Disclosure and, Membership and Account Agreement.</p>			
Borrower Signature		Date	
Co-Borrower Signature		Date	