



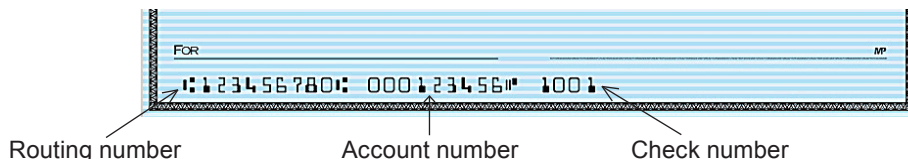
Automated clearing house (ACH) authorization

<input type="radio"/> New ACH set-up	<input type="radio"/> Update/change ACH	<input type="radio"/> Cancel ACH
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OCCU account information:

Other financial institution information:

Member name		Financial institution	
Routing number	323274461	Routing number	
Account number (10-digit)		Account number	
<input type="radio"/> Savings <input type="radio"/> Checking <input type="radio"/> Money market <input type="radio"/> Loan		<input type="radio"/> Savings <input type="radio"/> Checking	



<input type="radio"/> Credit OCCU	<input type="radio"/> Debit OCCU
Date of transfer	Occurrence <input type="radio"/> Monthly <input type="radio"/> One-time only

Transfers will be made monthly on the payment due date (or next business due date if due date falls on a weekend, federal holiday, or a day the Federal Reserve is closed) beginning with the first payment due date.

Amount of Transfer	<input type="radio"/> Regular payment	<input type="radio"/> Principal payment: \$	<input type="radio"/> Other: \$
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Complete disclosures regarding ACH and other electronic funds transfers are contained in the OCCU Membership and Account Agreement and Rate & Fee Schedule.

You understand:

- You must have the funds available in your account on the scheduled date of transfer. The credit union will make one (1) attempt to complete the transfer each month. If funds are not available, the credit union will not be able to complete the transfer that month and you will need to complete the transfer yourself through alternate means.
- If an ACH debit transfer is returned from your other financial institution Account Closed, Stop Payment, or Authorization Revoked, this authorization will be cancelled. If an ACH debit transfer is returned Insufficient Funds or any other reason, three (3) consecutive months, this authorization will be cancelled. A fee will be charged for each returned item as noted in the Rate & Fee Schedule. Transaction minimum of \$25, maximum of \$5,000 per transaction.
- This authorization will remain in effect until either party (OCCU or yourself) has given notification to terminate this authorization. If you wish to cancel this authorization, you must notify the credit union, in writing, **at least three (3) business days before the next scheduled transfer date**. If you wish to change the scheduled transfer (including account information at the other financial institution or scheduled date of transfer), you must notify the credit union in writing at least three (3) business days before the scheduled date of transfer. When the loan is paid off, transfer will continue until cancelled by you. Any funds transferred after loan payoff will be credited to your savings account at the credit union. The credit union has the right to terminate this authorization for any reason.
- Your origination of the ACH entry under this agreement must comply with all applicable federal and state laws and regulations, including Office of Foreign Assets Control regulations.
- You must be an owner or authorized signer on all accounts that you are transferring funds to/from. By signing this form, you authorize OCCU to establish a recurring ACH transfer to your OCCU loan on the payment due date as specified above. You agree that all of information listed above is correct.

Member name		Date	
Signature			

Transfer record number		Processed by (Op number/initials)		Date processed	
Member number		Audited by (Op number/initials)		Date audited	