



HOME LOAN PAYMENT ACH DEBIT AUTHORIZATION AGREEMENT

Instructions: Use this form if you want to draft your account at another financial institution for credit to your Self-Help Credit Union home loan (mortgage) account. See the reverse side of this form for additional guidance on filling out the sections below.

Check one: New Update

Complete the Authorization Agreement below and make a copy of the completed form for your records. **If you request a draft from a checking account, you must attach a voided check from the account to be drafted. If you request a draft from a savings account, you must attach a pre-printed savings deposit ticket that includes the financial institution's ABA Routing Number and your savings account number.** Failure to do so may result in the rejection of your transaction(s).

I authorize Self-Help Credit Union to initiate ACH debit transactions for credit to my Self-Help Credit Union home loan account in accordance with instructions stated below. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law. I understand that Self-Help Credit Union is not responsible for any fees or penalties which may arise when funds are not available and an ACH debit is returned. I also understand that any rejected debits may be resubmitted. If any debit transactions are returned NSF, I understand that Self-Help Credit Union may charge me a returned debit NSF fee of \$25.00 per returned item to my account.

Withdraw From:

Account Number: _____

Name on Account: _____

Financial Institution Name: _____ ABA Routing # _____ (9 digits)

This is a (check one): Checking Account Savings Account

Credit To:

Self-Help Credit Union Account #: _____ - Suffix #: _____

Starting: _____ ^{0 1 2 3 4 5 6 7 8 9} _____ and continuing on the same day of each month.
month # of days after the due date (circle one) year

The amount of your monthly draft will be your monthly home loan payment amount. This amount may change due to changes in taxes, insurance and/or your adjustable rate mortgage changes. You will be notified of any change in writing at least 30 days before the change date.

I certify that I am an authorized signer on the account(s) identified above and that I authorize all of the above as evidenced by my signature below. This authorization is to remain in full force and effect as stated until Self-Help Credit Union has received written authorization from me of its termination in such time and such manner as to afford Self-Help Credit Union a reasonable time to take action. Two consecutive failed payments may result in termination of this agreement.

Printed Member Name: _____

Current Address: _____

City: _____ State: _____ Zip Code: _____

Daytime Phone Number: _____

Signature: _____ Date: _____

FYI

THE SECTIONS SHOWN ON THIS PAGE ARE FOR ILLUSTRATION PURPOSES, ONLY, WITH TIPS ON HOW TO FILL OUT THE SECTIONS ON THE ACTUAL AUTHORIZATION AGREEMENT PAGE. PLEASE DO NOT FILL IN OR COMPLETE THE SECTIONS ON THIS PAGE.

Your mortgage loan payments will be withdrawn from funds in this account. Here is where you provide specific information about that account and financial institution.

Withdraw From:

Account Number: _____

Name on Account: _____

Financial Institution Name: _____ ABA Routing # _____ (9 digits)

This is a (check one): Checking Account Savings Account

REMINDER:

1. Attach a voided check from the "WITHDRAW FROM" account if the account is a checking account.
2. Attach a pre-printed savings deposit ticket if the "WITHDRAW FROM" account is a savings account.

An employee at the "withdraw from" financial institution can provide you with this number.

Your **Account #** is your SHCU Member Number.
Your **Suffix#** is the two-digit number that refers to your home loan.

Credit To:

Self-Help Credit Union Account #: _____ - Suffix #: _____

Starting: _____ 0 1 2 3 4 5 6 7 8 9 _____ and continuing on the same day of each month.
month # of days after the due date (circle one) year

Where to Find
Account & Suffix
Numbers
on Your
Self-Help Credit Union
Account Statement



Member Number

Suffix Number

Summary of Accounts		
Account Name	Begin Balance	End Balance
Home Mortgage Loan 90	XXXXXXX	XXXXXXX

RETURN THIS COMPLETED FORM TO:

Self-Help Credit Union
P.O. Box 25511
Durham, NC 27702-5511
Attn: Mortgage Servicing

QUESTIONS?
Call Self-Help Credit Union
(844) 218-7380