

AUTHORIZATION FORM

Name on account (please print)

SEFCU account number: _____

select from which draft payment will be deducted

Mint

Checking

SEFCU Visa® Account

to be paid:# _____

Monthly payment option (check only one)

Full payment of statement balance

Minimum payment amount

Fixed payment of \$ _____

I authorize SEFCU to initiate electronic debits drawn on my above designated SEFCU account on the date shown on my above designated SEFCU Visa account monthly statement. This authority is to remain in effect until revoked by me in writing to SEFCU with at least 30 days prior notice.

I agree that each such electronic debit shall be the same as if it were authorized withdrawal from my SEFCU account and personally signed by me, and that SEFCU shall be fully protected in honoring such a debit. *If the funds are not available from my designated SEFCU account or its Cash Reserve to honor such a debit, the payment will not be made and a non-sufficient funds fee as disclosed in the SEFCU fee schedule will be assessed to my designated SEFCU account.*

If the funds are not available in the specified account in time for the automatic payment on the due date, it will be my responsibility to make the payment by some other means.

I further agree that if any such electronic debit be dishonored because of insufficient funds or other cause, SEFCU shall be under no liability whatsoever if such dishonor results in late charges or revocation of my above designated SEFCU credit card.

Signature

See SEFCU Member Benefits Guide for all other disclosures relating to electronic funds transfers and account agreements.

We want to pay your Visa[®] bill!

Never write a check to Visa again. Although we can't supply the funds, we can ensure that your Visa payment is sent on time, every time with SEFCU's Automatic Payment Plan.

This plan lets you choose to make your Visa payments automatically from either your SEFCU Mint or checking account. Whether you're on vacation, hate late charges, or are just so busy that you'd rather not have to deal with writing the checks, SEFCU makes paying your Visa bill easy.

Payment Options

With the Automatic Payment Plan, you can choose any of the following monthly options:

- Full payment of your statement balance
- Payment of the minimum amount due each month
- Payment of a monthly fixed amount that meets or exceeds the minimum payment amount

How It Works

With the Automatic Payment Plan, your payment is deducted from the account you choose on the Visa statement due date. These monthly payments continue as long as adequate funds are available in your designated account or your Cash Reserve, or until you notify SEFCU in writing to discontinue the service. All payments will be reflected on your monthly Visa statements, as well as on your SEFCU statement.

How to Enroll

Simply complete the Authorization Form on the reverse and mail it to:

SEFCU
Attn: Electronic Delivery
P.O. Box 12189
Albany, NY 12212-2189

