

# Advancial Payments Service

Authorization to Charge Debit Card or Credit Card

Please print all information legibly and make a copy of this authorization for your records



Complete this form to use your debit card or credit card to make your loan or credit card payment.

- New Authorization     Update Existing Authorization     Cancel Existing Authorization

## Member Loan Information

Name \_\_\_\_\_

Member Number \_\_\_\_\_ Loan ID \_\_\_\_\_

Mobile/Primary Phone Number \_\_\_\_\_ Preferred Email Address (to receive notifications regarding your Account) \_\_\_\_\_

## 2 Debit/Credit Card Information

Debit Card or Credit Card must be issued by a U.S. financial institution. Funds will be charged in U.S. dollars. There is a \$10,000 limit to the total amount of payments per month made using this service which applies to the member's account as a whole and not to each individual payment instruction. **NOTE: Due to Visa® Card Acceptance Guidelines, Visa credit cards may not be used as a means of payment on a loan/debt.**

- Card Type:**     Visa® Debit Card     MasterCard® Debit Card     American Express® Debit Card  
 Discover® Card     MasterCard Credit Card     American Express Credit Card

Card Number \_\_\_\_\_ Expiration \_\_\_\_\_ Name as it appears on the card \_\_\_\_\_

Billing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

## 3 One-Time Payment Instructions

Complete this section to set up a one-time payment.

- Schedule:**     Today     On the payment Due Date     On the \_\_\_\_\_ of the month (Maximum 10 days prior to the due date)

**Effective date:** \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
(mm/dd/yy)

**Loan Payment Options:**

- Regular Payment  
 Total Payment Due  
 Loan Payoff  
 Fixed Payment Amount of \$ \_\_\_\_\_  
(Must be greater than Regular Payment Amount)

**Credit Card Payment Options:**

- Minimum Payment  
 Amount Due  
 Loan Payoff  
 Statement Balance  
 Fixed Payment Amount of \$ \_\_\_\_\_  
(Must be greater than Minimum Payment Amount)

**Line of Credit Payment Options:**

- Minimum Payment  
 Amount Due  
 Loan Payoff  
 Fixed Payment Amount of \$ \_\_\_\_\_  
(Must be greater than Minimum Payment Amount)

## 4 Recurring (Monthly) Payments Instructions

Complete this section to set up recurring (monthly) payment instructions.

- Schedule:**     On the payment Due Date     On the \_\_\_\_\_ of the month (Maximum 10 days prior to the due date)

**Effective date:** \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_    **Expiration date:** \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
(mm/dd/yy)    (mm/dd/yy)

**Loan Payment Options:**

- Regular Payment  
 Fixed Payment Amount of \$ \_\_\_\_\_  
(Must be greater than Regular Payment Amount)

**Credit Card Payment Options:**

- Fixed Payment Amount of \$ \_\_\_\_\_  
(Must be greater than Minimum Payment Amount)

**Line of Credit Payment Options:**

- Fixed Payment Amount of \$ \_\_\_\_\_  
(Must be greater than Minimum Payment Amount)

## 5 Authorization

I hereby authorize the Credit Union to initiate a debit or charge to the Payment Account I have designated to make loan payments in the amount, on the date, and at the frequency I have designated in this authorization. I understand and agree that this authorization will be subject to all terms and conditions outlined in the terms and conditions for the Advancial Payments Service.

Signature \_\_\_\_\_ Date \_\_\_\_\_

# Terms and Conditions for the Advancial Payments Service Request and Authorization Agreement for Direct Payments



**General.** This Agreement contains the terms and conditions of the Payments service and supersedes any prior agreements or authorizations for automatic payments to the designated loan account. With this service, you may arrange for automatic payment of your Credit Union loans from your deposit or share account located at another financial institution. Payment also may be made by using your credit card or debit/check card issued by another financial institution. All of these payment sources are collectively referred to in this Agreement as the "Payment Account." In this Agreement, "you" and "your" mean the primary or joint borrower on the Credit Union loan account for which the Payments service is being arranged and any authorized signers for the borrower. "We," "our," "us," and "Credit Union" mean Advancial Federal Credit Union or anyone to whom the Credit Union assigns its rights under this Agreement. You must be in good standing with the Credit Union to receive approval to use this service. We may choose to decline this service to any user in our sole discretion. We will notify you if we decline your request for this service.

**Authorization.** By completing and signing the AutoPay (Direct Payments) Authorization, you authorize the Credit Union to initiate a debit or a charge to the Payment Account you have designated to make one or more loan payments in the amount, on the date, and at the frequency you have designated in your authorization. You also authorize us to make appropriate credit or debit adjustment entries to your Payment Account for any payment made in error. Your Payment Account must be held or issued by a financial institution located in the United States of America, and only payments in U.S. dollars will be accepted. For your next regularly scheduled payment on or after the date we receive your signed request for this service, you acknowledge and agree that you will make payment by another method. If the date you have designated for payment falls on a Saturday or a Sunday or other day we are not open for business, such as a holiday, we will post the payment to your loan account on the payment date, but the payment authorization may not be sent to your Payment Account financial institution until the next business day. If your Payment Account is a deposit or share account and you are not using a debit/check card for payment, payment will be made by way of an Automated Clearing House (ACH) entry, and for such payments you agree to be bound by the National Automated Clearing House Association (NACHA) Operating Rules. Your Payment Account financial institution may charge fees for processing payment items as outlined in its agreements with you.

You represent and warrant that you are an owner of the Payment Account to be debited or charged, and that you are authorized by all of the Payment Account owners and loan borrowers to arrange for automatic payment. Payments can be one-time or recurring. You may make limited edits or cancel one-time payments or the next scheduled recurring payment by accessing the service and making the changes by the processing cutoff time listed where the payment is scheduled in cuAnywhere or mobile. Later recurring payments will not be affected when you change or cancel the next recurring payment. You also may terminate the service entirely or cancel all recurring payments for a particular loan account by accessing the service and making the change within the service. Your request will be effective when received, subject to our payment processing cutoff time listed on the history page of cuAnywhere or mobile.

**Limits.** We reserve the right to impose a limit to the total amount of payments made through this service. Any limits imposed will apply to the account as a whole. When you have reached the limit the service will refuse.

**Returned Payments and Charges.** You promise that sufficient funds or credit will be available in your Payment Account to make each of your loan payments. We may charge a returned payment fee as set forth in our Fee Schedule if any payment arranged through this service is returned unpaid for any reason. We may charge any eligible Credit Union account of yours for this fee. If you have arranged for your loan payments to be made by way of an ACH entry, you authorize us to initiate a debit entry to your Payment Account for returned payment fees. A returned payment fee as provided for in this section does not apply if your loan agreement already provides for a returned payment fee. Your Payment Account financial institution may also charge you fees for returned or unsuccessful payment orders.

**Termination and Amendments.** We may suspend or terminate this service, or add to, change, or delete any of the terms of this Agreement at any time and for any reason in our sole discretion by notifying you in writing or electronically. Reasons we may suspend or terminate this service include, without limitation, if (i) your Payment Account is closed or for any other reason we are unable to debit or charge the Payment Account for the full amount, (ii) you are delinquent on any of your loans or other obligations with us, (iii) your use of this service is abusive in any way as determined by us in our sole discretion, or (iv) a change in law, regulations, or industry requirements makes it impracticable for us to continue the service. You may cancel payments or terminate this service in accordance with the terms in the Authorization section above. If we suspend or terminate this service or your Payment Account cannot be debited or charged for any reason, you will be responsible for making alternate loan payment arrangements. If your Payment Account is closed or suspended, you agree to notify us as soon as possible and before the closure or suspension, if possible. You will remain responsible to us for any payments remaining unpaid after closure or suspension of your Payment Account.