

**AUTHORIZATION AGREEMENT FOR RECURRING ACH DEBITS**

The undersigned (collectively and individually referred to as "I", "me", "my" or "us") authorize Reliable Credit Association, Inc., an Oregon corporation or Reliable Credit Association, Inc. (WA), a Washington corporation, as owner of the loan ("loan") or retail installment contract ("contract") designated as account number \_\_\_\_\_ ("Reliable"), to debit the existing monthly payment amount due under such loan or contract (or the increased amount of \$ \_\_\_\_\_) (if the blank is not filled in, the debit amount is the existing monthly payment due under the loan or contract) from the financial institution ("financial institution") (which must be a member of the National Automated Clearing House Association) and bank account number listed below ("bank account"). If the contract is not assigned to Reliable, then this Authorization will have no effect. This Authorization is authority for the financial institution to debit the bank account each month until this Authorization terminates. If only the customer signs, I warrant that I am owner of the bank account with authority to enter into this Authorization. Upon the financial institution's acceptance of this Authorization, the debit will be made on the \_\_\_\_ day of each month (if the blank is not filled in, then the debit date will be the payment due date specified in the loan or contract). Provided, however, that unless the monthly payment due date specified in the loan or contract is the first, fifth, tenth, fifteenth, twentieth or twenty-fifth of the month ("Listed Monthly Payment Date"), each monthly debit will be made on the day of the month that immediately follows the Listed Monthly Payment Date (for example, if the Listed Monthly Payment Date is March 27, the first debit amount will be made on the next subsequent April 1, and on the first day of each month thereafter until this Authorization terminates). If I am Reliable's customer, I agree that when a debit to the bank account for full and final payment of my loan or contract is made, Reliable is not required to release any collateral securing repayment of the loan or contract until the period during which contest or dispute of such debit transaction has expired. I authorize Reliable to adjust the debit in order to correspond to periodic changes in the timing or amount of payments due under the loan or contract, but I understand that Reliable is not obligated to make any such adjustment. I understand that Reliable will send me written notification at least ten (10) days prior to any change in the debit amount. If I am Reliable's customer, I understand that if such adjusted payment becomes due under my loan or contract before expiration of such ten (10) day notification period, and if such adjusted payment due amount is more than then the existing authorized debit amount, I will pay by check, money order or cash, on or before the date on which such adjusted payment is due, the difference between the payment amount actually owed under my loan or contract and the payment amount actually debited from the bank account under this Authorization. I understand that I may request a change of the date on which my authorized debit will occur, but that before any such change can be implemented, Reliable will give me not less than seven (7) days prior written notice. If I am Reliable's customer, if a debit request is not honored by the financial institution, for any reason, I will immediately pay by the due date under the loan or contract, in the form of a check, money order or cash, such sums as are necessary to bring the loan or contract current, and I will be subject to a charge for non-sufficient funds (NSF) as specified in the loan or contract, as if I had delivered a NSF check to Reliable. If Reliable encounters the denial of two debit requests, I understand that this may cause the cancellation of this Authorization in Reliable's sole discretion. In such event, if I am Reliable's customer, I will begin making the loan or contract payments via check, money order or cash on or before the next payment due date. I understand that nothing in this Authorization modifies or changes any terms or conditions of the loan or contract, other than I may make my monthly payments by debit as described herein. This Authorization will remain in full force and effect until Reliable receives written notification from all of us of termination in such time and in such manner as to afford Reliable and the financial institution a reasonable opportunity to act on it (I agree that a reasonable period to act is not less than five (5) business days). If I have any questions about this Authorization, I will contact the Reliable branch then servicing the loan or contract. I am not required to sign this Authorization as a condition to obtaining any extension of credit. I agree and authorize that any notice to me or the bank from Reliable under this Authorization may (but need not) contain nonpublic, personal identifying me, including without limitation, my name, address, phone number, loan or contract account number (as applicable) and the bank account number and the bank routing number.

\_\_\_\_\_  
(NAME & ADDRESS OF FINANCIAL INSTITUTION)  
CHECKING OR SAVINGS ACCOUNT NO. \_\_\_\_\_  
FINANCIAL INSTITUTION ROUTING NUMBER \_\_\_\_\_

**ALWAYS COMPLETE:**

\_\_\_\_\_  
(CUSTOMER SIGNATURE) (DATE)

\_\_\_\_\_  
(NAME - PLEASE PRINT)

\_\_\_\_\_  
Address and Phone Number  
Bank Account Owner  Yes  No

\_\_\_\_\_  
(CUSTOMER SIGNATURE) (DATE)

\_\_\_\_\_  
NAME -PLEASE PRINT)

\_\_\_\_\_  
Address and Phone Number  
Bank Account Owner  Yes  No

**COMPLETE IF NO CUSTOMER OWNS THE BANK ACCOUNT:** The undersigned each warrants that he or she owns the bank account, (ii) has authority to enter into this Authorization, (iii) enters into this Authorization voluntarily and (iv) authorizes the debit transactions as described herein.

\_\_\_\_\_  
(BANK ACCOUNT OWNER SIGNATURE) (DATE)

\_\_\_\_\_  
(NAME - PLEASE PRINT)

\_\_\_\_\_  
Address and Phone Number

\_\_\_\_\_  
(BANK ACCOUNT OWNER SIGNATURE) (DATE)

\_\_\_\_\_  
NAME -PLEASE PRINT)

\_\_\_\_\_  
Address and Phone Number

**A VOIDED CHECK FROM THE CHECKING OR SAVINGS ACCOUNT LISTED ABOVE MUST BE ATTACHED.**

Original to Reliable Credit (See Instructions on Reverse Side)

Copy to Customer(s)

Copy to Bank Account Owner(s)

**REVERSE SIDE OF DOCUMENT**

**INSTRUCTIONS**

**COMPLETE TWO ORIGINAL COPIES OF THIS AUTHORIZATION**

1. First Paragraph of Authorization:

- Fill in exact account number
- Fill in exact monthly payment amount (or leave blank if amount is as stated in loan or contract)
- Fill in debit date (or leave blank if debit date is the date for payment stated in the loan or contract, or will be the 1<sup>st</sup>, 5<sup>th</sup>, 10<sup>th</sup>, 15<sup>th</sup>, 20<sup>th</sup> or 25<sup>th</sup> of the month)

2. Bank Name and Address:

- Enter name of bank and address from customer/bank owner's check
- Enter customer's/bank owner's bank account number (the 10 digits on bottom right side of the check face)
- Enter bank routing number (the 9 digit number on the bottom of the check face surrounded by the symbols **Ⓐ**)

3. Customer Signature:

- Always have customer(s) sign, and print name, address and telephone number
- Always have customer(s) check box indicating ownership status of bank account

4. Bank Account Owner Signature (if each customer checks "no" to bank account ownership):

- Have all authorized bank account owners sign, and print name, address and telephone number on form and in customer file.
- All written notices go to customer(s) and bank account owner(s), if different from customer(s)

5. Always attach a voided bank account check (have customer or bank account owner write "void" on check)

6. One original Authorization should be delivered to or retained by Reliable, one copy should be given to each customer(s) and one copy should be given to each bank account owner(s), if different from customer(s)