

Authorization of Automatic Payment (Complete and return to U.S. Bank)

Banker Name _____ Date _____
 Phone _____ Banker Mail Station _____

Customer Information

Name _____
 Address _____
 City/State/Zip _____

Instructions:

1. Please complete payment and transfer information in Section 2 and either Section 3 (Line Of Credit) or Section 4 (Installment Loan).
2. Sign and date in "Authorized Signers" Section 5.
3. Return the completed form to:

U.S. Bank
Consumer Maintenance – MK-WI-FCMT
P.O. Box 2923
Oshkosh, WI 54903-2923
Fax: 920-426-7647

1. Request Information – Complete section 2 and either section 3 (line of credit) or section 4 (loan)

Request Type Setup - New Change

2. Take payment from the following Deposit Account

Account Number	Account Type	Financial Institution Name	Routing/ Transit Number
_____	<input type="radio"/> Checking* <input type="radio"/> Savings	_____	_____

* If Checking, attach a voided check

3. Transfer payment to the following U.S. Bank Line of Credit

Account Number	Payment Option*	Fixed Payment Amount	Payment Date**
_____	<input type="radio"/> Minimum Pymt. Due <input type="radio"/> Fixed Payment	\$ _____	_____

*The Minimum Pymt. Due is per your Agreement. Any late fees owed will be deducted automatically in addition to your payment. If a Fixed Payment is chosen, it must be equal to or greater than the minimum payment due per your Agreement. If the Fixed Payment you indicate is less than the minimum payment due per your Agreement, the larger amount will be deducted. If your account is set up on Automatic Payments (ACH) and you choose to make a manual payment after your monthly statement has generated, the manual payment (unless specified to principal) will apply to your account according to the principal and interest indicated on your statement. NOTE: If you choose to set up a Fixed Rate Option on your account and you have pre-authorized a Fixed Payment amount, the preauthorized automatic payment will continue to be the Fixed Payment amount, unless your minimum payment for your line portion and all Fixed Rate Options is larger than the Fixed Payment amount, in which case the greater amount will be deducted. With a Fixed Payment, any additional funds in excess of your calculated minimum payment will be applied to your variable line principal balance until it is zero, then to the oldest Fixed Rate Option, if any, until that balance is zero, then to subsequent Fixed Rate Options, if any, applying to the balances and satisfying each in turn oldest to newest.

** The Payment Date selected can be any date that is between 1 and 15 calendar days after the current Payment date. If the new Payment Date chosen falls between the 26th and 31st of the month, the new Payment Date will be moved to the 1st of the following month. The Payment Date can only be changed once during the life of the account.

4. Transfer payment to the following U.S. Bank Installment Loan

Account Number	Payment Type	Amount	Date***
_____	<input type="radio"/> Monthly Fixed Pymt <input type="radio"/> Split Pymts	\$ _____	_____

The Monthly Fixed Pymt amount must be equal to or greater than the total monthly payment due per your Agreement. Any late fees owed will be deducted automatically in addition to your payment.

Split Pymts- If you select split payments, the split amounts must be equal to or greater than the total monthly payment amount per your Agreement. The date must be either specific calendar dates (i.e. 1st and the 15th of the month), or specific amount of calendar days in between (i.e. every 14 days). If your account is set up on Automatic Payments (ACH) and you choose to make a manual payment after your monthly statement has generated, the manual payment (unless specified to principal) will apply to your account according to the principal and interest indicated on your statement.

***The Payment Date selected can be any date that is between 1 and 15 calendar days after the current Payment date. If the new Payment Date chosen falls between the 26th and 31st of the month, the new Payment Date will be moved to the 1st of the following month. The Payment Date can only be changed once during the life of the account.

5. Authorized Account Signers - All owners on all listed accounts must sign this form.

In this authorization, the words "you" and "your" refer to the customer(s) who sign below; the term "Deposit Account" refers to the checking or savings account shown above; the term "Credit Account" refers to the credit account shown above; the words "we", "us", and "our" refer to U.S. Bank; and the word "Sender" refers to the financial institution with the Deposit Account.

You authorize us and the Sender to initiate automatic payments from the Deposit Account. If there are insufficient funds in the Deposit Account on the specific payment date, we reserve the right to take the payment in whole or part when the funds become available. This authority will remain in effect until you notify us to cancel it in time to allow us a reasonable opportunity to act. You can stop payment on any entry by notifying the Sender 3 business days before the Deposit Account is to be charged. You can request the Sender to block future automatic payments; however the Sender may require you to provide them with written confirmation within 14 days that you have cancelled your authorization with us. You can dispute an erroneous charge to your Deposit Account by notifying the Sender of any error, provided the Sender receives notice within 60 business days after the statement first containing the error was mailed to you.

Signature _____ Signature _____

Print Name _____ Print Name _____

Date _____ Date _____