

ACH Origination Request: Variable Payment Debit Authorization

I hereby authorize First Tech Federal Credit Union to initiate entries to my/our checking/share accounts at the financial institution listed below, and, if necessary, initiate adjustments to the monthly debited amount as required for any transactions related to my mortgage loan. This authority will remain in effect until First Tech Federal Credit Union is notified by me in writing to cancel it in such time as to afford First Tech Federal Credit Union and the financial institution named below a reasonable opportunity to act on it.

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| Member Name: | Member Number: | This is a: <input type="checkbox"/> New Request <input type="checkbox"/> Change Request |
| DEPOSIT the funds to my account at (Name of Financial Institution): | Other Financial Institution's Routing Number (9 Digits): | |
| Account Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Loan | Account Number: | |
| WITHDRAW the funds from my account at (Name of financial institution): | Other Financial Institution's Routing Number (9 Digits): | |
| Account Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings | Account Number: | |
| Dollar Amount of Transfer: \$ | This Transaction Should Occur: <input type="checkbox"/> Monthly (*Occurrence must match your loan payment terms) | |
| Starting on Date (At Least 10 Business Days from Current Date): | Ending on Date (If Applicable): | |
| Additional Information: | | |
| ** We require a voided check from your other financial institution before your transfer can begin. ** ** For loan payments sent to another financial institution, a statement coupon is required. ** | | |

The following is our disclosure regarding your ACH Transaction:

I/We hereby authorize First Tech Federal Credit Union to originate ACH credit/debit entries to my account as indicated above. This authorization is to remain in full force and effect until First Tech Federal Credit Union has received notification from me of its termination in such manner as to allow First Tech a reasonable opportunity to act on it (no less than 10 days prior to the transfer date). I/we acknowledge that our origination of ACH entries under this agreement must comply with United States law.

1. All items or Automatic Clearing House (ACH) transfers to your account are provisional and subject to our receipt of final payment. If final payment is not received, we reserve the right to charge your account for the amount of those items or ACH transfers and impose a return charge on your account. After we have received final payment, we refer to those deposits as collected items. If First Tech incurs any fee to collect any item First Tech may charge such fee to your account. First Tech reserves the right to refuse or return all or any items or funds transferred.
2. If on any transfer date you attempt to originate an ACH debit and there are not sufficient funds in your account to cover the transfer, overdraft will not be utilized to provide additional funds. The transfer will attempt to pull for 30 days. If during that time there have not been sufficient funds to debit your account, First Tech may cancel this transaction. If an ACH credit has posted to your account but has insufficient funds at the other institution, then we will debit your account, and the transfer will not occur for that particular transfer date. The transfer will not attempt to pull again until the next regularly scheduled date. If the credit continues to be NSF for three consecutive occurrences, we will cancel your origination. In the event of cancellation, the only way to reinstate your ACH origination is to contact the credit union and initiate a new origination.
3. Where ACH transfers are made for the purpose of making loan payments, the monitoring of the loan balance, the final payoff amount, and the cancellation of the ACH Agreement are the responsibility of the member. First Tech is not liable for transfers made or any costs incurred by the member in the event that the ACH Agreement is not canceled at the time a loan is paid off.

Please refer to the First Tech Federal Credit Union Membership and Account Agreement for further disclosures and information.

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| Member Signature: | Date: |
| Completed by Branch Representative: | Branch Location: |