

Direct Answers To Questions About Electronic Payment

Q. What is Electronic Payment?

A. Electronic Payment is *automatic* bill payment. Your payment is deducted automatically from your checking or saving account. You can avoid the hassle of purchasing and mailing money orders!

Q. What is the advantage of Electronic Payment?

A. It saves time! It saves work! It simplifies your life! Paying bills is a time-consuming chore. Electronic Payment takes it off your hands.

Q. How can you transfer money from my account?

A. Only with your authorization.

Q. When is the Electronic Payment transferred from my account?

A. On its due date. You never have to worry about forgetting a payment or mailing it on time?

Q. If I do not write checks, how do I keep my checkbook balance straight?

A. Since your payment is made at a pre-established time, you simply record it in your check register on the appropriate date.

Q. Without a canceled check, how can I prove I made my payment?

A. Your bank statement gives you an itemized list of electronic payments. It is your proof of payment.

Q. Is Electronic Payment risky?

A. Electronic Payment is less risky than check payment. It cannot be lost, stolen, or destroyed in the mail. It has an extremely high rate of accuracy.

Q. What if I change bank accounts?

A. Notify us and we will give you a new authorization form to complete.

Q. How much does Electronic Payment cost?

A. There is no additional fee other than the monthly DMP processing fee already included in your Debt Management Program. Plus, you save the cost of stamps, money orders, and envelopes.

Q. What if I don't like it?

A. You can cancel your authorization for Electronic Payment by notifying us in writing at any time.

Q. How do I sign up for Electronic Payment?

A. Complete and sign the authorization form below and return it to us along with a voided check or savings deposit slip.

Consumer Credit Counseling Service **YES** I'd like to sign up for Electronic Payment!

Client Account #	Total Monthly Payment Amount:
Date of First Electronic Payment:	
First Payment Amount:	
Payment Date: On the 3 rd <input type="checkbox"/> 10 th <input type="checkbox"/> Please choose one 18 th <input type="checkbox"/> 25 th <input type="checkbox"/>	Bank Account #: Bank Routing #:
Name on Account (please print):	
Address:	
City:	State: Zip:
Please transfer payment directly from my: <input type="checkbox"/> Checking account (Attach a voided check) <input type="checkbox"/> Savings account (Attach a savings deposit slip)	
I authorize Consumer Credit Counseling Service to process debit entries from my account, and if necessary, to process credit entries to correct any errors. This authority will remain in effect until I give reasonable, written notification of at least 5 days prior to the next scheduled payment date to terminate this authorization, or until my debt is paid in full. In the event of insufficient funds, client agrees to immediately submit a money order for the monthly payment, and must provide written authorization for electronic payment to continue. I understand that I am solely responsible for any NSF returns and subsequent charges, and that Electronic Payment will no longer be available to me if two or more NSF returns occur. I acknowledge that Consumer Credit Counseling Service is required to hold all electronic payments for at least 8 days before disbursing to my creditors. I have attached a voided check or savings deposit slip.	
Authorized signature on my account:	Date: