

DIRECT DEBIT PAYMENT

There's no easier way to pay.

Reasons to sign up for Electronic Payment:

- YOU PAY NOTHING!
 - You don't have to worry about when payments are due
 - You don't have to worry about your check being lost or stolen
 - You can avoid the hassle of writing and mailing checks
 - No late payments or late fees
 - You can save money on postage
 - Your payments will be recorded for you on your bank statement
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Frequently Asked Questions About Direct Debit

Q. What is Direct Debit?

A. With Direct Debit, your payment is automatically deducted from your checking or savings account.

Q. What is the advantage of Direct Debit?

A. You can avoid the hassle of writing and mailing checks. You never have to worry about making payments on time. It's more secure than checks. It simplifies your life!

Q. How can you transfer money from my bank account?

A. Your account is only debited if we have your authorization to do so. The authorization form asks for your bank account number and routing number, as well as your signature.

Q. What if I change bank accounts?

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

Q. When is the Direct Debit 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 don't 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. Your payments will also be recorded for you on your bank statement.

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

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

Q. Is Direct Debit risky?

A. It's less risky than check payment. It cannot be lost, stolen or destroyed in the mail, and it has an extremely high rate of accuracy.

Q. How much does Direct Debit cost?

A. It costs you nothing! Plus you save the cost of stamps, checks and envelopes.

Q. What if I try Direct Debit and don't like it?

A. You can cancel your authorization by notifying us any time. But, once you've enjoyed the convenience and savings of Direct Debit, we doubt you will want to go back to writing checks.

Q. How do I sign up for Direct Debit?

A. It's easy. Just ask us for an authorization form, complete and sign the form, then return it to us along with a voided check or savings deposit slip.

SIGN UP TODAY.

Authorization forms are available upon request.
