



VISA® AUTOPAY AUTHORIZATION AGREEMENT

Yes, I would like to have my Utilities Employees Credit Union (UECU) VISA® credit card payment made automatically.

~
Name _____

~
UECU Account Number and Loan ID Number _____

Select one of the following account source options:

~ Payment from UECU Checking # _____

~ Payment from UECU Savings # _____

~ Payment made from another financial institution. I hereby authorize UECU to initiate the electronic transfer of my payment from my account at the Financial Institution named below.

Financial institution ~ _____ ABA/Transit Routing number ~ _____
City ~ _____ State ~ _____ Zip ~ _____ Account name ~ _____
Select one: ~ Checking ~ Savings Account number ~ _____

Select one of the following monthly payment options:

- ~ Balance in full as shown on statement.
- ~ Minimum payment ~
- ~ Fixed amount: \$ ~ _____ or minimum payment due, whichever is greater.

Payment will be made on the 10th of the month following your statement date. If you make payment(s) before your AutoPay is initiated, the automatic payment amount will be reduced by the amount you paid. If your payment(s) meets or exceeds your elected amount, no automatic payment will be made.

It is understood and agreed that: This authority is to remain in effect until UECU receives written notification from me of revocation in such time and manner as to afford a reasonable opportunity to act on termination. Notifications can be made to UECU via fax (610-927-4059) or mail to: PO Box 14864, Reading, PA 19612-4864. I further understand that UECU or my financial institution reserve the right to terminate AutoPay and/or my participation in it at any time. Available funds sufficient to cover the payment amount must be in the account named above on the payment date.

Signature ~ _____ Date ~ _____

Home phone ~ _____ Work phone ~ _____

Email address ~ _____



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Signature ~ _____ Date ~ _____

Home phone ~ _____ Work phone ~ _____

Email address ~ _____

IN CASE OF ERRORS OR QUESTIONS ABOUT VISA® AUTOPAY ELECTRONIC TRANSFER:

Call: (610) 927-4000 or (800) 288-6423
Fax: (610) 927-4059
Write: Utilities Employees Credit Union
PO Box 14864
Reading, PA 19612-4864
Email: advantages@uecu.org

If you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt, we must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or questions. If we decide to do this, we will re-credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

If you wish to verify an automatic transfer payment, you may call us at the telephone number above or view your account activity using the Mobile and Online Banking service. Utilities Employees Credit Union does not charge to provide this service; however, if there are not sufficient funds to complete the payment, a \$25.00 fee as listed on our current Fee Schedule will be added to your credit card balance.

You may stop payment of a pre-authorized electronic transfer payment by notifying us in writing at the address set forth above, or by calling us at the telephone number set forth above, in time for us to receive your request three business days or more before the scheduled day of the transfer.

We may be liable for losses if we fail to stop payment of a pre-authorized transfer from your account when instructed to do so in accordance with the terms and conditions set forth above.

We will disclose information to third parties about your account or the transfer you make:

- (1) where it is necessary for completing the transfer.
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
- (3) in order to comply with government agency or court orders.
- (4) if you give us your written permission.
- (5) as allowed in compliance with NCUA Regulation 716, Privacy of Consumer Financial Information.

These electronic funds transfers may vary in amount from the previous transfer. Your monthly statement shall serve as our notice of the amount to be transferred.