

## Automatic Draft Authorization Form (ACH Debit – EFT)

**Complete form, sign and return to:**

*Providing incorrect information or an incomplete form may delay processing.*

**AJ Smith Federal Savings Bank  
11275 West 143<sup>rd</sup> Street  
Orland Park, IL 60467**

I wish to have my loan payment deducted monthly.

Customer Name \_\_\_\_\_ Customer Account Number \_\_\_\_\_

Loan Number \_\_\_\_\_ Payment Amount \_\_\_\_\_ Date to Initiate EFT-ACH \_\_\_\_\_

I authorize AJ Smith Federal Savings Bank (AJ Smith) to initiate scheduled debit and credit entries on the account at the financial institution listed below to pay the AJ Smith loan specified above. I understand that the amount of the debit will be updated to reflect changes in the payment amount due to interest rate changes in a variable rate mortgage, home equity line of credit, or a line of credit; advances taken against a line of credit; participation in any other program, offer or promotion made or approved by AJ Smith; or as otherwise allowed per my loan agreement. I agree that it may take up to 30 calendar days to process and initiate this payment method for my loan, and that I must notify AJ Smith in writing at the address listed above at least 30 days in advance to cancel this payment authorization. I agree that this payment authorization is further subject to terms of the AJ Smith Account Agreement & Disclosures, including the Electronic Funds Transfer section thereof, and that AJ Smith may assess one or more fees for returned items.

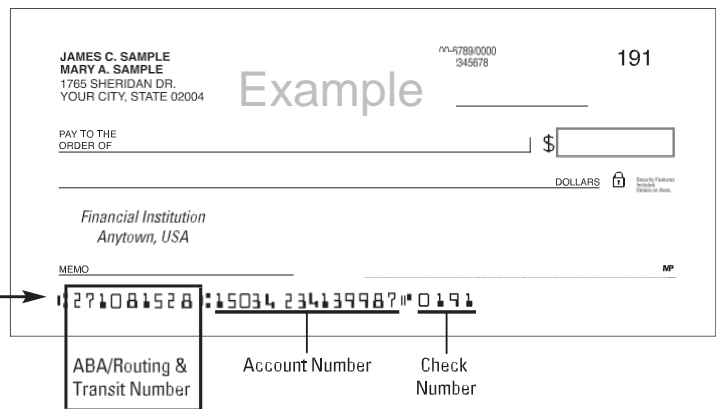
Financial Institution Name \_\_\_\_\_ Financial Institution Phone Number \_\_\_\_\_

Account Type: (please check one)  savings or  checking

Account Number \_\_\_\_\_ ABA/Routing & Transit Number \_\_\_\_\_

I understand and agree that if my account at the depository financial institution listed above does not have sufficient funds to make my loan payment, AJ Smith will not be responsible or liable for any penalties or charges assessed by any other financial institution as a result of such insufficiency. I acknowledge that, in the event AJ Smith Federal's additional attempt to collect my payment via EFT-ACH are unsuccessful, I must make my loan payment by other means. I understand that AJ Smith will assess a fee to my loan(s), in addition to any other fees and/or charges, as a result my account at the depository financial institution listed below having insufficient funds.

ABA/Routing & Transit Number  
(9-digit number on bottom of your checks or deposit slips)



Customer Signature (required) \_\_\_\_\_ Date \_\_\_\_\_



Member FDIC