CONSUMER AUTHORIZATION FOR DIRECT PAYMENTS/DEPOSITS VIA ACH (ACH DEBITS)

Direct Payment/Deposit via ACH is the transfer of funds from a consumer account for the purpose of making a deposit or payment.

I (we) authorize Centex Citizens Credit Union to electronically debit my (our) account (and, if necessary, electronically credit my (our) account to correct erroneous debits[1]) as follows:

Debit from (select one) _____ Checking Account or _____Savings Account at the depository financial institution named below. I (we) agree that ACH transactions I (we) authorize comply with all applicable law.

Financial Institution Name for Debit_____

Routing Number_____ Account Number_____

Amount of deduction for Loan Payment $ _____

Amount of deduction for Deposit to Checking/Savings $_____

I (we) understand that this authorization will remain in full force and effect until I (we) notify Centex Citizens Credit Union in writing that I (we) wish to revoke this authorization. I (we) understand the Centex Citizens Credit Union requires at least (3) business days prior notice in order to cancel this authorization.[2]

Name(s)_____Signature(s)_____ Date_____

Name(s)_____Signature(s)_____Date_____

CCCU Account to Credit_____Name on Account_____

(Select One)   Checking_____   Savings_____   Loan #_____

Date to begin_____

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[1] The NACHA Operation rules do not require the consumer's express authorization to initiate reversing Entries to correct erroneous transactions. However, Originators should consider obtaining express authorization of debits or credits to correct errors.

[2]Written debit authorizations must provide that the receiver may revoke the authorization only by notifying the Originator in the time and manner stated in the authorization. The reference to notification should be filled with a statement of the time and manner that notification must be given in order to provide the company a reasonable opportunity to act on it (e.g., "In writing by mail to P.O. Box 1252, Mexia Tx 76667 that is received at least three (3) days prior to the proposed effective date of the termination of authorization")