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## Authorization of Automatic Payment Withdrawal (Indirect Lending): Retail Installment Sale Contracts, Promissory Note and Security Agreements, and Leases

### Instructions:

1. Read Automatic Payment Withdrawal Terms & Conditions on Page 2.
2. Please complete payment and transfer information in all sections below.
3. Sign and date in "Authorized Account Signers" section.
4. Both pages of this form must accompany the funding package to set up automatic payment at Retail Installment Sale Contract, Promissory Note and Security Agreement, or lease origination.
5. Please keep one copy of this document for your records.

In this authorization, the words "you" and "your" refer to the customer(s) who sign below; the term "Deposit Account" refers to the checking or savings account shown below; the words "we", "us", or "our" refer to U.S. Bank; and the word "Sender" refers to the Financial Institution where the Deposit Account is located.

### Product Type and Payment Option

#### ☐ Lease – Transfer Payment to Your U.S. Bank Lease Agreement

**Note:** An automatic payment will occur each month regardless of any additional payments that are made to the lease agreement.

**Due Date and Payment Amount** – Your automatic payment amount and due date will be per your lease agreement. See Terms & Conditions on Page 2.

#### ☐ Retail Installment Sale Contracts and Promissory Note and Security Agreements – Transfer Payment to Your U.S. Bank Note or Installment Contract

**Payment Amount** – Monthly Payment per your Note or Installment Contract \$ \_\_\_\_\_  
Additional Principal \$ \_\_\_\_\_  
Total \$ \_\_\_\_\_

**Any fees that are assessed to your account may be added to your monthly automatic payment amount. See Terms & Conditions on Page 2.**

**Due Date** – As per your Note or Installment Contract.

### Take Payment from the Following Deposit Account

| Deposit Account Number | Account Type  | Financial Institution Name | Routing/Transit Number |
|------------------------|---|----------------------------|------------------------|
| _____                  | <input type="checkbox"/> Checking* <input type="checkbox"/> Savings | _____                      | _____                  |

\*If Checking, please attach a voided check.

### Authorized Account Signers

You authorize us to set up your account with automatic payments and to debit your Deposit Account and credit your account as directed above. If there are insufficient funds in the Deposit Account on the specific payment date, we reserve the right to take the payment in whole or part when the funds become available. This authority will remain in effect until you notify us or the Sender to cancel it in time to allow us or the Sender a reasonable opportunity to act.

By signing this form, you acknowledge that you have been provided a copy of this disclosure for your records and agree to all of the Terms & Conditions on both pages.

Signature \_\_\_\_\_

Signature \_\_\_\_\_

Print Name \_\_\_\_\_

Print Name \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

Address \_\_\_\_\_



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**To cancel automatic payments:** U.S. Bank must be notified at least three business days prior to the payment due date. You can cancel by calling U.S. Bank 24-Hour Banking at the number listed below. If the automatic payment is not canceled in time, the system will still debit the payment from your Deposit Account.

**To change your contractual due date, a fee may apply.** Please contact U.S. Bank 24-Hour Banking at the number listed below for assistance.

**Any questions regarding your account or automatic payments, please call U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657). We accept relay calls.**

| <b>Retail Installment Sale Contracts and Promissory Note and Security Agreements – Automatic Payment Withdrawal Terms &amp; Conditions</b>  | <b>Leases – Automatic Payment Withdrawal Terms &amp; Conditions</b>  |
|---|--|
| <ul style="list-style-type: none"><li>• Complete this form and attach a voided check from the Deposit Account that is to be debited each month.</li><li>• <b>Automatic payments will begin with the next billing cycle after the completed form has been received.</b></li><li>• A letter will be mailed to you if automatic payments cannot be established as requested. This may cause a delay in set up of your automatic payments. You will be responsible to make any billed payments until automatic payments have been established.</li><li>• <b>Billing statements that generate after automatic payments are established will state the amount due and due date that will be withdrawn from your Deposit Account.</b> Your automatic payment will be debited from your Deposit Account on each due date. This will occur even if you elect to make additional payments outside of the automatic payment.</li><li>• Your automatic payment due date will be your regularly scheduled payment date as indicated on your Note or Installment Contract.</li><li>• If your due date falls on a weekend or a holiday, the automatic payment will be debited from your Deposit Account on the following business day.</li><li>• If for any reason, you have a past due amount, you are responsible for making a manual payment.</li></ul> <p><b>Any fees assessed to your account</b>, such as but not limited to late charges and insufficient funds, will be added to your monthly payment amount. This could cause your automatic payment to be greater than the amount indicated on the Automatic Payment Withdrawal form. This amount will be debited from your Deposit Account on your payment due date. Assessed fees and payment amounts will be disclosed on your next regular billing statement.</p> <p><b>Conditions that may cause the automatic payment to be cancelled on your account include but are not limited to:</b></p> <ul style="list-style-type: none"><li>• Invalid deposit account number.</li><li>• Insufficient funds or stop payments.</li><li>• Closed or frozen deposit account.</li><li>• If your automatic payment has been returned due to insufficient funds for three consecutive payments.</li><li>• If a credit insurance claim has been approved and those payments are being applied to your account.</li></ul> | <ul style="list-style-type: none"><li>• Complete this form and attach a voided check from the Deposit Account that is to be debited each month.</li><li>• The form must be received and processed at least five business days before the next due date for the payment to be effective for that month's payment.</li><li>• A letter will be mailed to you if automatic payments cannot be established as requested. This may cause a delay in set up of your automatic payments. You will be responsible to make any billed payments until automatic payments have been established.</li><li>• <b>You will not receive monthly billing statements while your account is set up on automatic payments unless there are fees, taxes, or additional charges on the account. These additional assessments will not be automatically deducted; they will instead be billed to you at the end of your lease term.</b></li><li>• If you choose to make additional payments outside of your automatic payment, your automatic payment will still be debited from your Deposit Account on each due date.</li><li>• Your automatic payment Due Date will be your contractual due date as indicated on your lease agreement.</li><li>• Your automatic payment amount will be your contractual amount due as indicated on your lease agreement.</li><li>• If your due date falls on a weekend or a holiday, the automatic payment will be debited from your Deposit Account on the following business day.</li></ul> <p><b>Any fees assessed to your account</b>, such as but not limited to late charges and insufficient funds, will require a separate form of payment. Any fees left unpaid at the end of your lease term will be billed directly to you.</p> <p><b>Conditions that may cause the automatic payment to be cancelled on your account include but are not limited to:</b></p> <ul style="list-style-type: none"><li>• Invalid deposit account number.</li><li>• Insufficient funds or stop payments.</li><li>• Closed or frozen deposit account.</li><li>• If your automatic payment has been returned due to insufficient funds for three consecutive payments.</li><li>• If a credit insurance claim has been approved and those payments are being applied to your lease account.</li></ul> |