



Automatic Loan Payment Request Form

Automatic Loan Payment Authorization

- Start recurring automatic loan payments
*Complete the **Start** section and the **Required Account Information** section*
- Change an existing automatic payment
*Complete the **Change** section and the **Required Account Information** section*
- Cancel an existing automatic payment
*Complete the **Cancel** section and the **Required Account Information** section*

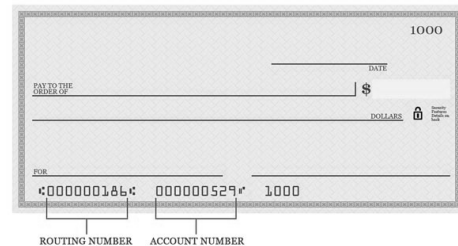
Setup Online Loan Payment at
www.FreeStarFinancial.com

or

Complete this form and return it to
FreeStar Financial

- Email: lending@freestarfinancial.com
- Fax: (586) 258-0670
- Mail: P.O. Box 2800 Mount Clemens, MI 48046

Locate your routing and
account number:



Have questions about completing the form?
Call (586) 466-7800, option 3 for assistance

You are not required to pay us via our automatic payment option. However, when you choose to use this payment option you are agreeing to be bound by the terms and conditions stated below.

This Payment Option Terms and Conditions only applies to payments made to us from accounts held with other financial institutions. I understand that it may take up to seven business days for the first automatic loan payment to be initiated. Should a payment be due in that period of time, I will continue to make my monthly payment as agreed. I understand that my preauthorized transfer will occur on the date selected but does not affect my contractual due date. All payments must be received by the contractual due date to be considered on time.

Payment posting to the loan can post next day or take up to 2 business days, or on whatever future date you have selected. Payments will not post on weekends, banking holidays, or other days in which the banking system is closed. Late fees may be assessed if your payment is not received by the due date.

You may use your checking or savings account held with another financial institution when making a payment to us. When making a payment you represent that:

- You are authorized to make payments/withdrawals from the account.
- You have sufficient available funds in your account at the time you make each payment.
- If a payment is returned due to Non-Sufficient Funds "NSF" in your account you agree to pay a \$20.00 NSF fee.

The automatic loan payment may be canceled by FreeStar Financial for any of the following reason and notification will be mailed to me when: (1) the account becomes delinquent, (2) the debit account is closed or FreeStar Financial is unable to complete the preauthorized transfer for any reason, (3) funds are not available at the time of transfer and/or (4) Collateral Protection Insurance (CPI) is placed on my loan.

I understand and agree that if funds are not available at the time of transfer, the credit to my loan will be rejected or reversed. If I fail to make the payment by the due date under my contract, I agree to pay a late charge and/or a non-sufficient funds fee, which will not exceed the maximum amount allowed by law.

I understand that any changes or cancellations must be received in writing. I will notify FreeStar Financial at least 3 business days prior to the next scheduled payment date or payments may still be debited from my financial institution account.



Automatic Loan Payment Request Form

Start

I want to start automatic loan payments.

Payment Start Date:

___/___/___

Due Date

Payment Amount:

\$ _____

Amount Due

Change

I want to change automatic loan payments.

Payment Start Date:

___/___/___

Due Date

Payment Amount:

\$ _____

Amount Due

Change Account:

Routing Number

Account Number

Any change request received after 4 PM on the date of payment will not affect the pending payment.

Cancel

I want to cancel automatic loan payments.

Date effective:

___/___/___

Required Account Information

FreeStar Financial Credit Union

Member Name:

Member Number:

Note Number

Direct Debit of Financial Institution Account

Account Type (Check one box)

Checking

Savings

Financial Institution Routing Number (non-FreeStar Financial account only)

See check image on reverse for number location.

Include any preceding or following zeros

Financial Institution Account Number

See check image on reverse for number location.

Include any preceding or following zeros.

Authorization

I hereby authorize and direct FreeStar Financial Credit Union and its successors to transfer my loan payment from the financial institution specified in the Required Account Information section of this form. The transfer will be initiated on or by the contractual due date as agreed and determined under my contract/loan until I notify the Credit Union that this authority is being terminated. I understand that my loan must be current and in good standing. If Collateral Protection Insurance (CPI) is placed on my loan, if I have a variable rate, or if my payment has been reduced for any reason, I agree and understand that my monthly payment may change and authorize FreeStar Financial Credit Union to adjust or cancel the automatic transfer amount and notify me accordingly. I understand and agree that this authorization will be subject to all terms and conditions outlined in this agreement and that I am a borrower on this loan contract and an authorized signer on the account to be debited.

Signature of FreeStar Financial member

_____/_____/_____
Date Signed

Credit Union Use Only

Date Received: ___/___/___ Processed By: _____ Date Processed: ___/___/___ Imaged: _____