



## ACH Withdrawal Authorization Agreement form

ACH Payments are a free service offered by Western Funding Inc. whereby your regular monthly car payment is electronically withdrawn from your checking or savings account and applied to your Western account. No more writing checks, buying stamps or worrying about mail delays!

To enroll in ACH payments, complete this ACH withdrawal Authorization Agreement

|                                |
|--------------------------------|
| <b>WESTERN ACCOUNT DETAILS</b> |
| Customer Name:                 |
| Address:                       |
| City:                          |
| State:                         |
| ZIP:                           |
| Email address:                 |

|  |
|--|
| <b>BANK ACCOUNT DETAILS – PROVIDED TO CUSTOMER SERVICE</b>   |
| Name of Financial Institution:   |
| Name on Checking/Savings Account:  |
| Bank Routing Number:   |
| Bank Account Number:   |
| <input type="checkbox"/> Checking Account  |
| <input type="checkbox"/> Savings Account   |
| <input type="checkbox"/> <b>YES, ENROLL ME IN THE ACH PROGRAM</b>  |
| ACH withdrawal due every _____ day of each month, beginning _____ [NOTE: To allow for processing time, the date of your first ACH withdrawal must be at least five days from today's date] |

**Account Holder Signature:**

**Date:**

\_\_\_\_\_

By signing this ACH Withdrawal Authorization Agreement form, I hereby request and authorize Western Funding Inc. to initiate withdrawals from the checking account named above, or to draw by electronic transfer from the checking account named above, funds payable to Western. This authorization covers the original or revised schedule of payments due under my motor vehicle retail installment contract. Western’s bank and Western reserve the right to terminate this program and/or my participation therein at any time. I may cancel this authorization at any time (subject to the below conditions) by calling Western at (888) 434-5913.

REMEMBER: YOU MUST ATTACH A BLANK CHECK MARKED "VOID" TO THIS FORM

## **ACH Withdrawal Authorization Agreement FAQ's**

**WHAT ARE ACH PAYMENTS?** ACH Payments are a free service offered by Western Funding Inc. whereby your regular monthly car payment is electronically withdrawn from your checking or savings account and applied to your Western account. No more writing checks, buying stamps or worrying about mail delays!

Your monthly payment is automatically withdrawn on your regular billing date. If your billing date falls on a weekend or holiday, the payment is withdrawn on the next business day. Only the regularly scheduled monthly payment is withdrawn automatically via ACH withdrawals, unless you agree to an additional sum. Any additional charges or fees you may owe must be paid separately.

**WILL I STILL RECEIVE A MONTHLY BILLING STATEMENT?** Yes, you will receive a monthly billing statement for the full term of your retail installment contract. Once you have been enrolled in the ACH program, your statement will reflect that your monthly payment is being made automatically.

**WHAT IF I CHANGE BANKS?** If you change banks after enrolling in the ACH service, please contact Customer Care at (888) 434-5913 and request a new enrollment form.

**WHAT IF I CHANGE MY DUE DATE?** If you change your due date, remind the agent to change your withdrawal date as well. This is **NOT** done automatically.

**WHAT HAPPENS IF AN ACH PAYMENT IS REJECTED?** ACH withdrawals may be rejected by your bank because of insufficient funds, closed or unauthorized accounts or other reasons. Your ACH payment will not be credited to your Western account if the payment is returned by your bank for any reason. Please note that in the event of a rejection due to insufficient funds, Western reserves the right to re-present this payment after 7 calendar days unless you give Western notice within 5 calendar days of the rejection. Western reserves the right to terminate your participation in this service at any time.

**CAN I CANCEL OR SUSPEND THE ACH WITHDRAWAL?** You may cancel your participation in ACH withdrawals at any time by simply calling Customer Service at (888) 434-5913. To do so, you must contact us at least five (5) days before the next scheduled ACH will be withdrawn. Once enrolled for ACH withdrawals, unless you cancel the service, you may not skip, suspend or delay the ACH withdrawal of any scheduled payment.

**WHAT IF I WANT TO PAY AN ADDITIONAL AMOUNT?** Should I wish to pre-pay principal or pay another fee or obligation that may have been assessed against my account I will call Customer Service at (888) 434-5913 at least 5 days before my scheduled payment is due.