

# WSECU

## AUTHORIZATION FOR PRE-AUTHORIZED DEBITS (PAD)

New       Change Amount       Change Date       Change Institution/Account       Cancel

PAD Date (Circle One):      1      5      10      15      20      25      LBD

Member Name: \_\_\_\_\_ Account Number: \_\_\_\_\_ SAV/CKG/LN    LN Suffix \_\_\_\_\_

Transfer Amount: \_\_\_\_\_ Effective Date: \_\_\_\_\_

Debiting Financial Institution Name: \_\_\_\_\_

9-Digit Routing Number: \_\_\_\_\_      Debiting Account Number: \_\_\_\_\_ SAV/CKG

Name on Account: \_\_\_\_\_

**New PAD requests must be received by (15) working days prior to the start date, any cancellations or changes must be received in writing by (3) working days prior to the file date.**

### AUTHORIZATION OF PREAUTHORIZED DEBITS

I hereby authorize and request Washington State Employees Credit Union, to withdraw money from my account and transfer the money according to the instructions contained on this authorization. I agree that all Automated Clearing House transfers credited to my account are provisional and subject to WSECU's receipt of final payment. If final payment is not received, WSECU reserves the right to charge my account for the amount of the transfer and impose a returned item fee. In the event that a credit/debit is made in error, I authorize WSECU to initiate an offsetting entry to correct the error. This authorization is to remain in effect until WSECU has notification from an account owner of its termination in such time and manner as to afford WSECU and the debiting financial institution a reasonable opportunity to act on it. I understand that all ACH entries are bound by the NACHA Operating Rules.

### NOTICE OF RETURNED ENTRIES

I further understand that WSECU will notify me orally or in writing of the receipt of a returned entry from the Automated Clearing House no later than two business days after the business day of such receipt. This includes all items such as NSF, Stop Payment, Uncollected Funds and No Account Found. If a PAD is returned NSF, the account will be charged a returned item fee. If an entry is returned three times as NSF within a 12-month period, WSECU may terminate this agreement. WSECU shall have no obligation to retransmit a returned entry to the Automated Clearing House if WSECU complied with the terms of this agreement with the respect to the original agreement.

By signing this form, I acknowledge the terms of this agreement. I also certify that I am the owner on the account being debited and the account numbers I have provided are accurate. I understand that if the information I have provided is inaccurate, there may be a delay and potential of crediting the wrong account.

If my PAD is used for a WSECU loan payment, I understand it is my responsibility to cancel this transfer once the loan is paid in full.

Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_

WSECU Staff: \_\_\_\_\_ Teller No. \_\_\_\_\_ Branch No. \_\_\_\_\_ Date: \_\_\_\_\_