



Authorization Agreement for EFT Debits

I hereby authorize Top Premium Finance to initiate debit entries from the financial institution below.

ACH Information			
Insured's Name	Top Account #	Bank Routing #	Bank Account #

Please provide a voided check/statement for the external account being debited

By signing this agreement:

- Commencement of Automatic Payments.** Automatic payments will begin with the date of first debit indicated above after this completed Amendment has been received and processed by Top Premium Finance. If automatic payments cannot be established as requested, we will notify you in writing and provide an explanation of any issues. This may cause a delay in set up of your automatic payments. You will still be responsible to make any billed payments until automatic payments have been established.
- Due Date.** Your automatic payment due date will be your contractual due date as specified in the loan agreement. If your due date falls on a weekend or a holiday, the automatic payment will be debited from your designated account on the following business day. Your automatic payment will be debited from the designated account on each due date, even if you elect to make additional payments outside of the automatic payment, or request an automatic payment amount that is greater than your contracted payment amount.
- Changes to Payment Amounts.** If your payment increases during the term of your loan, Top Premium Finance will adjust the amount of debit to ensure that your loan does not become delinquent.
- Cancelling Automatic Payments.** Automatic payments will remain in effect until you cancel them or your loan is paid in full. To cancel automatic payments, you must contact Top Premium Finance at least three (3) business days prior to the applicable payment date by calling us at (800) 458-2228 or by writing to us at Top Premium Finance 19867 Prairie Street, Chatsworth, CA 91311. If the automatic payment is not cancelled in time, the payment will still be debited from your designated account.
- Insufficient Funds.** You understand and agree that no payment can or will be made if there are insufficient or uncollected funds in your designated account to make the scheduled loan payment. Should this occur, you understand and agree that you will not be released from making the payment and a \$15.00 NSF fee will be assessed.
- Conditions that may Cause the Automatic Payment to be Cancelled.** The following conditions will cause your automatic payments to be cancelled:
 - Your designated account contains insufficient funds to timely make the automatic payment three (3) times within any twelve (12) month period.
 - Top Premium Finance receives notice that your designated account has been closed or frozen, or is an invalid number. A payment returned due to the designated account being closed, frozen or invalid may be assessed a fee which will be added to your next scheduled payment.

Place VOIDED Check Here

This authorization is subject to Premier America Credit Union's **Electronic Communications Agreement**

Authorized Signer	
Name (Print):	
Signature:	Date: