

**CHANGE OF BANK ACCOUNT INFORMATION  
AND VOLUNTARY EFT AUTHORIZATION FORM**

Borrower Name	Loan Number	Date
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Bank Information – Checking Account	
Bank Account Holder Name:	
Original Bank Name:	New Bank Name:
Original Bank Routing #:	New Bank Routing #:
Original Bank Account #:	New Bank Account #:
Is your income directly deposited into your New Bank Account? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Does your New Bank Account accept ACH credits and debits? <input type="checkbox"/> Yes <input type="checkbox"/> No	

1. Definitions: In this Change of Bank Account Information and Voluntary EFT Authorization Form (hereinafter the “*Bank Change Form*”), “we,” “our,” and “us,” each mean \_\_\_\_\_. “You” and “your” each mean the Borrower Name above. The “*Loan Agreement*” means the credit agreement identified by the “*Loan Number*” above. “This date” means the date on which you sign this Bank Change Form.
2. Effect of this Bank Change Form. This Bank Change Form modifies the Loan Agreement. This Bank Change Form does not satisfy the Loan Agreement or constitute a refinancing of the Loan Agreement. This Bank Change Form designates New Bank Account information with which the Loan Agreement may be serviced. Terms of the Loan Agreement not modified by this Bank Change Form and will continue in full force and effect.
3. **Voluntary EFT Authorization. By signing this voluntary EFT Authorization form you hereby authorize us or our agent to initiate an EFT to the New Bank Account identified above pursuant to the payment schedule identified in the Loan Agreement. These electronic debit entries may include, but are not limited to, automated clearing house (ACH) entries, remotely created payment orders, and/or demand drafts. Electronic debit entries initiated to your bank account will generally post on an installment’s scheduled due date.**  
  
**Subject to state and Federal law restrictions, if your scheduled EFT returns due to insufficient funds or for any other reason, you authorize us to represent the EFT, plus any fees that may arise due to your default on this loan, such as a dishonored item fee. A payment default occurs if you fail to pay an installment and you bank subsequently returns the installment EFT and associated representation(s). In the event of your default on this loan, we may accelerate all remaining amounts due in accordance with the default provisions of this loan agreement. Electronic payment is optional. You have the right to revoke or remove your authorization for electronic payment at any time. To revoke your EFT, send written notice to ATTN: Ohio EFT Revoke, PO Box 14283 Cincinnati, OH 45250-0283. EFT revocations received fewer than three (3) days prior to a scheduled installment due date may not be effective with respect to that upcoming payment.**
4. Debit Authorization Acknowledgements. You acknowledge that we did not condition our extension of credit on your authorizing us to electronically debit your New Bank Account. If you terminate your debit authorization, such termination will not constitute an event of default under the Loan Agreement and will not adversely affect our decision to extend credit to you in the future. Because your debit authorization is a one-time-only debit authorization, not a recurring debit authorization, our authority to initiate debit entries to your New Bank Account ends when you pay us the Total of Payments plus any default penalties – such as a dishonored item fee – you may owe under the Loan Agreement. Finally, you acknowledge that the origination of automated clearing house (ACH) entries to your New Bank Account must comply with applicable provisions of U.S. law.

Creditor:

Borrower:

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