

Pre-Authorized Transaction – External

NEW CHANGE CANCEL

The customer named below authorizes 1st Security Bank of Washington (“FSBWA”) as your agent, until this authorization is revoked in writing and delivered to FSBWA, to initiate debit entries electronically or otherwise on your deposit account that is designated and maintained as follows:

Customer Name: _____

From Bank Name: _____

From Account Information: Routing #: _____ **Account #:** _____

Account Type (select one): Checking Account Savings Account

The diagram shows a check with the following fields: Your Name, Your Street Address, Your City, State & Zip, Date, Pay to the Order of, \$, Dollars, Bank Name & Logo, ACH R/T 121234567, Memo, and a MICR line: T 1 2 1 2 3 4 5 6 7 t 1 2 3 4 5 6 4 5 6 7 A 1 2 1 2. Below the MICR line, arrows point to the routing number (1 2 1 2 3 4 5 6 7 t) and the account number (1 2 3 4 5 6 4 5 6 7 A 1 2 1 2).

With this authorization, FSBWA will withdraw the Payment Amount from an external deposit account on the Transfer Date for the purpose of transferring funds to the following loan/credit card account:

1SB Loan/Credit Card Account Number: _____

Transfer Date (select one): _____ day of each month or the monthly payment amount due date.

Payment Information: Optional – Additional Principal-Only Payment \$ _____

- The amount transferred for first mortgage payments will automatically change with escrow analysis, insurance, tax or rate adjustments. You will receive advance notice of this change. This includes rounded payments.
- If your transfer due date falls on a weekend day or holiday your transfer will be posted on the next business day. This authorization must be received at least five (5) days prior to your first transfer date. If there are fewer than five (5) days until your first transfer date, automatic payments will commence the following month.
- You are responsible and liable for all transactions made under this authorization. FSBWA will not be liable for any fees your financial institution may assess if you do not have sufficient funds in your deposit account to cover a transfer.
- Transfers will continue as long as there is an outstanding balance on your loan, unless you terminate this authorization in writing.
- You understand all entries transmitted by you and the bank are bound by the NACHA Operating Rules. You attest that you have authorization to debit or credit the account at the receiving Financial Institution.
- You agree not to violate the laws of the U.S. by generating transactions to any account blocked by the Office of Foreign Asset Control (OFAC) or for the purposes of unlawful Internet Gambling.
- FSBWA will make every effort to process, transmit and settle for transactions, but is not liable for any consequential, special, punitive or indirect loss or damage if the transaction is delayed.
- You understand that if the account number and name on the transaction are inconsistent, Receiving Financial Institution may credit/debit the account based solely on the account number.
- Either party may terminate this agreement with fifteen days written notice; such termination does not affect the customer's obligations under this agreement.
- Change or cancellation requests must be received at least five (5) business days prior to the transfer date.
- An additional principal-only payment is a payment applied directly to the loan's principal balance after the minimum monthly payment amount has been paid in full.

Customer Signature: _____

Date: _____