



Authorization Agreement For Direct Deposit or ACH Origination

New Account Cancellation Revised

Member Name _____ Date _____

Member Number _____ Telephone _____

I (we) hereby authorize Emory Alliance Credit Union to initiate credit or debit entries to my (our):

ACH Debit (other financial institution is debited and member's account is credited)

____ Checking Account ____ Savings Account

ACH Credit (EACU account is debited and the other financial institution is credited)

____ Checking Account ____ Savings Account

Please complete the following information

Name of Financial Institution to debit or credit _____

Address _____ Branch Location _____

City _____ State _____ Zip _____

Routing & Transit Number (attach VOIDED check)

Name of Party on Account _____ Account Number _____

SSN of Account Holder _____ Amount of debit or credit \$

Share Loan Deposit Frequency of Deposit: M SM BW W

Start Date _____ Date of Transaction to Occur 1st, 15th, 30th, _____

This authorization is to remain in full force and effect until Emory Alliance Credit Union has received written notification from me (or either of us) of its termination in such time and in such manner as to allow both Financial Institutions a reasonable opportunity to act on it. I (we) agree to:

- a. Indemnify the Credit Union against, and hold harmless from, any losses arising out of this ACH transaction;
- b. Abide by the NACHA Operating Rules and any other applicable laws, rules, regulations and operating circulars in effect at the time of signing and as may become effective during the term of this agreement;
- c. Recognize the Credit Union's right to suspend or terminate the service without prior notice should the number, reasons, or nature of return items or complaints become suspicious; and
- d. Authorize the Credit Union to initiate, if necessary, a debit or credit entry to correct or adjust any entry made to my (our) account in error or due to insufficient funds.
- e. Authorize the Credit Union to stop the origination in the event my account does not have sufficient funds to proceed with any ongoing transactions.

I (we) agree that ACH transactions authorized herein shall comply with all applicable U.S. law.

Signature: _____ Date _____

Terms and Conditions concerning ACH Transactions are provided to you in your Membership and Account Agreement.

Completed By: