

## Authorization to Debit Account for Payment Consumer Loans/Line (Including Home Equity)

### Account Information

Loan or Line Account ("Loan") Number (Account to which Payment Amount will be credited)	
Primary Borrower Name	
Primary Borrower Mailing Address	

Deposit Account ("Account") Number (Account from which Payment Amount will be debited)	
Account Routing Number	
Type of Account: Checking or Savings	
Deposit Account Holding Institution	

### Payment Information

Payment/Transfer Amount (N/A for Lines of Credit)	\$
Frequency	Monthly
Additional Principal Amount	\$
Total Payment Amount (N/A for Lines of Credit)	\$

**Transfer Date:** The Transfer Date will be the Loan's due date as provided on the Loan's periodic statement. Account Holder understands and agrees that KeyBank will initiate or make the transfer of funds on the Transfer Date.

The First Transfer Date will be the Loan's next scheduled due date after KeyBank's receipt of this Authorization. If the Loan's next scheduled due date is within three (3) business days of receipt of this Authorization, the First Transfer Date will be the following billing cycle's due date and Borrower is responsible for making any payments due prior to the First Transfer Date.

If the First Transfer Date or subsequent Transfer Date(s) falls on a weekend or holiday, Account Holder authorizes KeyBank to initiate the transfer on the next business day following the weekend or holiday. KeyBank may not consider a payment to be paid until funds have actually been received by KeyBank.

**Payment Schedule:** Beginning on the First Transfer Date, Account Holder authorizes KeyBank to initiate the withdrawal and/or transfer of the Total Payment Amount from the Account to the Loan at the Frequency listed above.

**Notice of Varying Amounts:** If the amount to be transferred differs from the Total Transfer Amount listed above, KeyBank will provide notification of the amount to be transferred via the Loan's periodic statement before the Transfer is to be deducted. Note that for Lines of Credit the Total Transfer Amount will vary based on the outstanding balance each month.

Past due amounts and fees may or may not be deducted from the Account with the Total Payment Amount depending on the type of Loan. If it does not include past due amounts and fees, they must be paid separately. See the Loan's periodic statement for details.

For Home Equity Loans and Lines, if the Loan's minimum monthly payment is \$10.00 or less, or if the Loan is 30 or more days delinquent, KeyBank will not initiate or make a Transfer and payment must be made on or before the Loan's due date using a different payment method (see below).

**Loan Accounts:** The final payment of the Loan may be for the total outstanding balance due at that time and therefore may be more than the Total Payment Amount. You will receive a notice with the total amount due prior to the final payment.



## Authorization

By signing below, the undersigned ("Account Holder"): (a) understands and agrees to all of the terms and conditions of this Authorization, (b) authorizes KeyBank National Association ("KeyBank") to automatically debit, withdraw, and/or transfer funds electronically from the Account to the Loan at the time and frequency indicated above ("Transfer"), and (c) agrees that the Transfer will be governed and subject to any applicable laws, rules, regulations, fee schedules, and other applicable agreement or disclosures for the Account and the Loan. Account Holder understands that this Authorization does not change the terms of the Account or the Loan.

**Account Holder has checked the Account Number, Routing Number and other information on this Authorization with extraordinary care and certifies that the information provided is true and accurate and that no other party needs to authorize the Transfer.** If the Account is a business account, the undersigned Authorized Signer on behalf of the business also represents and warrants that (a) all the necessary organizational action has been taken to provide the undersigned the authority to: (i) serve as the Authorized Signer, (ii) execute and deliver this Authorization, (iii) accept the terms and conditions of this Authorization and other related documents, and (iv) request and/or contract for the services selected in this Authorization; and (b) such Authorization and acceptance is not prohibited by its organizational documents or otherwise.

**Overdrafts:** Account Holder will ensure that the Account or any ancillary products or services have adequate funds to cover the Transfer. Account Holder understands that KeyBank may assess a fee if a transfer is returned to KeyBank unpaid for any reason. If the Transfer is declined by the Account, KeyBank may, but is under no obligation to, continue to attempt to make the Transfer until successful. Account Holder understands that KeyBank may unilaterally, and with no prior notice, cancel this Authorization if Account Holder fails to maintain adequate funds in the Account to cover the Transfer. Account Holder understands and acknowledges responsibility to pay any associated overdraft fees and costs relating to the Transfer.

**Cancellation/Change of Automatic Transfers:** This Authorization will remain in full force and effect until it is cancelled or changed by KeyBank or Account Holder. Cancellation or change by either party will not affect the borrower's obligations under the Loan. Account Holder understands and agrees that payments must continue to be made on the Loan and that if payment(s) are not received on or before the Loan's due date, the borrower may incur additional interest charges and late fees.

KeyBank may cancel or change this Authorization, except for the Transfer Amount, for any reason, and at any time. If KeyBank cancels this Authorization, such cancellation may take effect immediately. If KeyBank changes this Authorization, KeyBank will provide reasonable notice to the Account Holder of said change and opportunity to opt-out.

If a change is requested by the Account Holder, such request will be processed by KeyBank and become effective within a reasonable period of time (not to exceed seven (7) business days from receipt of the request). Any changes by Account Holder to this Authorization must be made by submitting a new authorization form.

A request to cancel this Authorization must be received by KeyBank at least three (3) business days before the next scheduled Transfer Date. Account Holder may request cancellation of automatic Transfers by: (1) Calling KeyBank at 1-800-KEY2YOU; (2) visiting a KeyBank branch; or (3) sending the request in writing to the address below. If Account Holder requests KeyBank to cancel a scheduled Transfer three (3) business days before the Transfer is scheduled, and KeyBank fails to cancel the Transfer, KeyBank will be liable for Account Holder's losses or damages.

**Liabilities and Expenses:** Except to the extent prohibited by applicable law and regulation, the Account Holder must pay any liabilities, fees, costs or expenses KeyBank or the Account incurs in connection with the Transfer.

**I hereby acknowledge that I have read and received a copy to retain for my records of the terms and conditions contained herein and I acknowledge, accept and agree to said terms and conditions.**

\_\_\_\_\_  
Deposit Account Holder/Authorized Signer

\_\_\_\_\_  
Deposit Account Holder Name (printed)

\_\_\_\_\_  
Date

**Please complete this form in its entirety, retain a copy for your records, and return to:**

Non-Real Estate Secured Loans and Lines
KeyBank Consumer Client Services 4910 Tiedeman Road OH-01-LS-ACHS Brooklyn, OH 44144
Fax: 216-370-6256

Real Estate Secured Loans and Lines
KeyBank Consumer Client Services 4910 Tiedeman Road OH-01-LS-ACHS Brooklyn, OH 44144
Fax: 216-357-6798

