

# AUTO DEBIT AUTHORIZATION

By using Auto Debit offered through Citizens Bank of Winfield ("CBW"), your monthly payment will be automatically deducted from a Citizens Bank of Winfield deposit account you designate on the payment date specified below.

Please make sure to fill out all fields below and read the form carefully.

When you request Auto Debit for your account, please note that your loan account must not be past due.

If you make additional payments toward your loan, these payments may advance your monthly due date, thereby interrupting your Auto Debit schedule; to avoid this, please specify on your payment coupon or other payment method that the payment should be applied to "principal only."

If CBW is unable to deduct payments from your account due to NSF, Holds, etc., you will still be required to remit your monthly payment amount. We may choose to terminate this agreement, with notice, if a transaction fails. If your payment forces your account into the Overdraft Privilege Amount, a nonsufficient funds (NSF) fee will be assessed to your deposit account.

Your final payment will not be drafted by Auto Debit. Instead, you will receive a maturity notice with the amount that you will be required to pay in order to satisfy the loan in full.

## Transfer to Loan:

Loan Number: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Payment Start Date: \_\_\_\_\_ and thereafter until cancelled.  
(Month/Day/Year)

Phone Number: \_\_\_\_\_ Frequency: \_\_\_\_\_

Transfer from \_\_\_\_\_ Checking Account or \_\_\_\_\_ Savings Account:

Account Number: \_\_\_\_\_ \*\*

Address: \_\_\_\_\_

By signing below, I authorize CBW and its successors and assignees to automatically deduct from my checking or savings account indicated above the amount of my monthly payment, until (1) all payments required by the contract except final payment have been made or (2) CBW has received notification from me to terminate the Auto Debit plan, according to the instructions and pursuant to the conditions listed above.

\_\_\_\_\_  
ACCOUNT HOLDER'S SIGNATURE

\_\_\_\_\_  
DATE

## Important Auto Debit Disclosure Information

Cancellations: To cancel or stop payment of a preauthorized EFT/ACH transaction, you must notify us three or more business days before the scheduled transfer. If notice is provided less than three days before the scheduled transfer, the EFT/ACH transaction may be paid.

If you have deposit accounts with Citizens Bank of Winfield, you can easily make payments through online banking at [www.cbwinfield.com](http://www.cbwinfield.com).

Contact Us: If you have any questions, please contact us at 205-487-4277, fax to 205-487-3799, or you may write us at:  
Citizens Bank of Winfield  
Attn: Loan Department  
P. O. Box 550  
Winfield, AL 35594

\*\* Do not email this form as it contains confidential account information.