

## Application For Automated Clearing House (ACH) Recurring Debit

If you select more than one withdrawal date, the funds will not be paid out until a full payment has been received. ACH funds are not guaranteed funds; therefore, funds may not be paid out to your creditors for a **minimum of five (5) business days**. Funds withdrawn after the 21st of the month may not be paid out to your creditors until the following month.

NAME (name must match name on bank account)	
CLIENT ID NUMBER	EMAIL ADDRESS
WORK TELEPHONE	HOME TELEPHONE
BANK NAME	BANK TELEPHONE

Your monthly Debt Management Plan (DMP) deposit is \$ \_\_\_\_\_. Withdraw my CredAbility payment from (check one) \_\_\_\_ CHECKING account or \_\_\_\_ SAVINGS account. Indicate the month you want the ACH to start: \_\_\_\_\_. Please tell us below what dates you would like us to withdraw funds from your bank account. You may choose from one or two dates. The dates chosen must be between the 1st and 28th of every month. Indicate the amount of each withdrawal in the column on the right. The total of all amounts must equal your full DMP payment amount listed above.

Withdrawal Date (1st – 28th)	Withdrawal Amount
	\$
WITHDRAWAL DATE	WITHDRAWAL AMOUNT \$
WITHDRAWAL DATE	WITHDRAWAL AMOUNT

### A Voided Check Or Withdrawal Slip Must Be Attached Here

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- I authorize CredAbility to charge a fee (as applicable by my state law/regulation) of \$25 for Non-Sufficient Funds (NSF).
- I understand that I am verbally allowed to increase or decrease my draft up to \$150 monthly.
- I understand that any additional increases or decreases require written notification that must be received by CredAbility a minimum of five (5) business days before the withdrawal date selected.
- I am solely responsible for contacting CredAbility within 48 hours after my written request has been faxed; to ensure my request has been received and processed.
- I will receive written notification from CredAbility informing me of my start date. If I do not receive this letter five (5) business days before the scheduled withdrawal date, I must contact CredAbility at 800.251.2227 to verify my ACH status.
- I authorize CredAbility to process debit entries from my account. This authority will remain in effect until I give written notification to terminate. This authorization must be received within five (5) business days of the specified draft date.
- If CredAbility has already disbursed my funds and I subsequently revoke the ACH transaction, I authorize my bank to reimburse those funds to CredAbility from my account.

SIGNATURE

DATE

**Fax completed form to 404.653.8882, or mail to:**

**CredAbility • attn: ACH • 270 Peachtree Street NW • Suite 1800 • Atlanta, Georgia 30303**

*If your financial institution does not provide savings slips or checks, please attach a letter on bank stationery with your routing and account number for auto withdrawal.*