HOME LOAN AUTOMATIC PAYMENT FORM

TAKE THESE EASY STEPS!

1. Complete the Automatic Payment Form
2. Enclose a voided check, if funds are coming from another financial institution.
3. Mail this form to: Loan & Deposit Servicing, P. O. Box 758, San Antonio, Texas 78293-0758

Authorization Agreement for Automatic Payments

1. AUTOMATIC DEBIT. I hereby authorize Credit Human to automatically deduct the payment I owe to Credit Human, from the account on the day of each month indicated in this Agreement, and at such other times as Credit Human may deem necessary to bring my account current, and to transmit said funds to Credit Human and its direction. Credit Human is hereby authorized to initiate any credit entries or adjustments, if necessary, to the account. I authorize the Depository named below to debit or credit any such entries to the account.

2. VOLUNTARY. This agreement is totally voluntary, and I am not required to enter this Agreement in order to maintain my account or debt with Credit Human.

3. AMOUNT. The amount deducted shall be in the amount of any and all payments which are due and payable, including escrow amounts, minus any credits, according to the terms of the debts that I owe to Credit Human as indicated in this agreement.

4. AVAILABILITY OF FUNDS. I agree to ensure that there is a sufficient balance in my account to pay all regularly scheduled payments on the day of each month indicated in this Agreement.

5. CANCELLATION. Either Credit Human or I may cancel this Agreement at any time by notifying the other party in writing more than two weeks in advance of the date of cancellation. After three consecutive unsuccessful attempts to withdraw, this Agreement will cancel.

6. FEE. When a pre-authorized draft is presented and returned unpaid, a $25.00 fee will be assessed, if applicable.

7. INFORMATION. Electronic funds transfer information can be found in the "Electronic Funds Transfer Agreement and Disclosure".

8. Credit Human INFORMATION. If at any time I maintain a deposit account at Credit Human, I hereby authorize Credit Human to deduct any payment I owe to Credit Human on any of my debts on the day of each month when such payment is due from any deposit account of mine that I maintain at Credit Human from time to time.

Visit our website at www.CreditHuman.com

DATE: _____

CREDIT HUMAN/OTHER FINANCIAL INSTITUTION NAME
(For account from which automatic payment will be deducted.*)

_____

ADDRESS: _____
BANK ROUTING #: _____
ACCOUNT NUMBER: _____

TYPE OF ACCOUNT: ¨ **CHECKING** ¨ **SAVINGS**

AUTHORIZED SIGNER (For Account Above)
PLEASE PRINT NAME: _____

SIGNATURE: _____

MEMBER ADDRESS: _____

CITY, STATE, ZIP: _____

HOME PHONE _____ **BUSINESS PHONE** _____

AMOUNT TO DEDUCT MONTHLY:

Principal & Interest (P&I) Payment:	**$**
Property Taxes, Homeowner's Insurance & Mortgage Insurance Payment:	**$**
Additional Principal:	**$**
Total Payment/Withdrawal:	**$**

Enter additional principal amount reqeusted: **$** _____

PAYMENTS WILL BE DEDUCTED ON THE 1ST OF EACH MONTH, BEGINNING ON THIS MONTH:

_____

(Request must be received 14 business days prior to payment date.)
CREDIT HUMAN MEMBER #: _____
HOME LOAN #: _____

***** Funds may be withdrawn from any financial institution in the United States.

If you have any questions regarding your Home Loan Payment please contact Loan & Deposit Servicing at (210) 258-1800 or U.S. Toll Free at 1-800-688-7228 ext. 1800.

For any other loan payments please call our Member Service Center at (210) 258-1234 or U.S.Toll Free at 1-800-688-7228.

Federally insured by NCUA