

Noble Federal Credit Union

Online Loan Payment Disclosure

I hereby authorize Noble Federal Credit Union, to electronically debit my account designated above (and if necessary, to electronically credit my account to correct erroneous debits) at the institution listed above ("Other FI"), in order to make a payment on my Noble Federal Credit Union loan as specified above.

- I understand that the following terms apply to this authorization:
- I am an authorized signer and have authority to transact on the account designated as the debit account at the other FI.
- My account at the Other FI will be debited (charged) and funds will be credited to my Noble Federal Credit Union loan via ACH transaction.
- I acknowledge that it is my responsibility to insure that sufficient funds are on deposit in my account at the Other FI on my loan payment scheduled date to make the payment as scheduled. In the event that funds are not available in my account at the Other FI, and the entry is returned, Noble Federal Credit Union will impose a return fee and that payment will be reversed from my loan(s).
- It is my responsibility to re-initiate the transaction or make a payment by other means if the payment is rejected or is reversed for any reason.
- If the due date for my transfer falls on a weekend or a holiday, my transaction will occur the next business day.
- I understand that payments scheduled for the same day or next day may still take 2 – 3 business days to process and anything submitted after 4:00 pm will begin processing the next business day.
- Noble Federal Credit Union is relying on the information I entered above. If the information is incorrect, the debit may be returned, which could result in my payment being late.
- I understand that this ACH transaction must comply with all applicable law. This authorization will remain in effect unless/or until I notify Noble Federal Credit Union that I have revoked it. Notice must be given by completing the "change or cancel transaction" in the Online Payment section of the online banking service at least three (3) days before the effective date of the payment. I can also stop payment by notifying the Other FI that holds the account from which payment will be debited.
- If any payment is rejected or is reversed for any reason, that payment will be reversed on my loan