

I authorize Alliant Credit Union (“Alliant”) to initiate scheduled debit and credit entries via Electronic Funds Transfer through the Automated Clearing House (EFT-ACH) on my account at the depository financial institution designated by me to pay the Alliant loan specified. I further authorize Alliant to perform any necessary adjustments including, but not limited to, allocation of payment to principal and interest, and reversal of payments due to returns, in regards to my specified loan in accordance with my instructions. I agree that it may take up to three calendar days to process and initiate this payment method for my loan. I understand that I can cancel this payment authorization up until 11:59 a.m. CT on the day of my scheduled payment by logging into Alliant Online Banking. I understand and agree that if my account at the depository financial institution does not have sufficient funds to make my loan payment, Alliant will attempt to withdraw another payment via EFT-ACH within two banking days. I acknowledge that, in the event Alliant’s additional attempt to collect my payment is unsuccessful, I must make my loan payment by other means. I understand that Alliant will assess a fee to my loan(s), in addition to any other applicable fees and/or charges, in the event my account at my designated depository financial institution has insufficient funds. Furthermore, Alliant will not be responsible or liable for any penalties or charges assessed by any depository financial institution as a result of such insufficiency. I understand that the amount of the fees will be noted in the payment amount to enrollment in Member Assistance Program; participation in any other program, offer or promotion made or approved by Alliant; or as otherwise allowed per my loan agreement. I agree that this payment authorization is further subject to the terms of Alliant’s Account Agreement and Disclosures, including the Electronic Funds Transfer section thereof. Alliant’s Account Agreement and Disclosures and the current Fee Schedule can be found at www.alliantcreditunion.org. I acknowledge that the origination of ACH transactions to my account must comply with state and federal laws and that I am the authorized account owner to conduct transactions on all accounts involved in the transfer.