



**FIRSTLIGHT FEDERAL CREDIT UNION**  
**ACH ORIGINATION (RECURRING)**  
**ACH AUTOMATIC LOAN PAYMENT AUTHORIZATION**

**MEMBER PLEASE READ BEFORE SIGNING:**

Payments do not automatically stop once the loan is paid off or if an account has been closed. Automatic payments will continue until this authorization is cancelled.

AUTHORIZATION

I (We) authorize FirstLight Federal Credit Union (FLFCU) to automatically transfer funds as described above. I (We) acknowledge and agree that: a) I (We) will maintain sufficient funds to cover such transfers; b) FLFCU is not responsible for any fees, penalties, or late charges which may arise when funds are not available; c) the rights of FLFCU with respect to each transfer shall be the same as if it were a withdrawal evidenced by a written request personally signed by me (us); d) FLFCU retains the right to require a 10 business day notice in writing from me (us) prior to any intended transfer from my account; e) the origination of automated clearing house a/k/a ACH transactions to/from my (our) account must comply with the provisions of U.S. and other applicable laws; f) the transfers are governed by the rules of the NACHA – The Electronic Payment Association f/k/a National Automated Clearing House Association, and by applicable law; g) this authorization will remain in effect unless cancelled by FLFCU or unless revoked by me in accordance with the next sub-paragraph; and h) revocation in such time and in such manner as to afford FLFCU a reasonable opportunity to act on it. **Any ACH rejected three consecutive times will automatically be cancelled by FLFCU.**

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

\_\_\_\_\_  
Operator number

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

CANCELLATION AUTHORIZATION

I (We) authorize FLFCU to cancel the above described automatic transfer of fund.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

\_\_\_\_\_  
Operator number

\_\_\_\_\_  
Employee signature

\_\_\_\_\_  
Date