

### What is the Automatic Payment Program?

The *Automatic Payment Program* is a service from Universal Lenders LLC that allows you to make your payments automatically every month. Once you enroll we will automatically withdraw the payment from your checking or savings account, or charge it to your credit/debit card\*.

### On what day will my payment be withdrawn, and for how much?

Your payment contract, and/or the account information we mail to you upon activation, lists the amount and day of each month that payments are due. Universal Lenders LLC will automatically collect your payment every month on your due date. If your payment due date does not fall on a business day, then the payment will be collected on the following business day.

### What if I need to change my payment due date?

Universal Lenders LLC is your flexible financing partner! If a different day of the month is more convenient for you, please call us at (866) 954-1050 to discuss alternatives.

### RETURN THE COMPLETED FORM TO:

UNIVERSAL LENDERS LLC  
PO BOX 4179  
OAK PARK, IL 60303-4179

Fax: (773) 889-4508  
Email: INFO@UNIVERSALLENDERS.NET

**To enroll in Automatic Payments, please complete the following form in its entirety. Incomplete, inaccurate, altered or illegible forms may be rejected.**

<b>Payment Option &amp; Banking or Card Information</b>	Customer Name(s): _____	Account No: _____
	Payment Option ( <b>Select One Option</b> ), and provide the necessary account information):	
<input type="checkbox"/>	<b>Electronic Withdrawal (ACH) from Checking or Savings Account</b>	
Type of Account:	<input type="checkbox"/> Checking	<input type="checkbox"/> Savings
Name of Bank:	_____	
Routing Number:	_____	
Account Number:	_____	
<input type="checkbox"/>	<b>Charge to Credit/Debit Card* - \$4.00 per transaction Convenience Fee</b>	
Type of Card:	<input type="checkbox"/> Mastercard	<input type="checkbox"/> Visa <input type="checkbox"/> Discover
Card Number:	_____	
Card Expiration:	_____ / _____	

### Automatic Loan Payment Terms & Conditions

You hereby authorize Universal Lenders LLC to initiate periodic electronic funds transfers and/or recurring monthly charges, to the bank account and/or credit/debit card listed above, to satisfy the repayment of your Note & Contract ("Automatic Payment"). Automatic Payment(s) will be processed monthly on the date your payment is due; please refer to your Note & Contract documentation for the exact payment amounts and due dates. If any scheduled payment date is a non-banking day, the Automatic Payment will be re-scheduled for the next regular banking day. Any Automatic Payment that is returned by your bank unpaid, charged-back by your card issuer, or otherwise uncollected will be assessed a separate \$25.00 returned transaction charge for each occurrence (or the maximum amount permitted by law). Universal Lenders LLC will make up to three attempts to collect the Automatic Payment(s) from the scheduled due date; you authorize us to increase each subsequent attempt to collect a fee of \$25.00. If, after having made all of your scheduled payments, there remains any unpaid balance or arrearage due to Universal Lenders LLC (such as late charges, NSF fees or shortages from previous payments), then you authorize Universal Lenders LLC to make one final Automatic Payment for the entire remaining balance 30 days after your last scheduled payment. This Authorization is meant to be received and processed before your payment is due - If we receive your Authorization after any payment(s) have already come due, then you authorize us to immediately initiate an Automatic Payment for the entire past-due amount, and your payments will continue on the next regularly scheduled due date. Universal Lenders LLC requires at least 3 business days advance notice to make any changes to your automatic payment schedule, including changes to the manner and method of payment.

\*If your Automatic Payment is charged to a credit or debit card, then you authorize us to increase each Automatic Payment by a \$4.00 convenience fee. You agree that the sum of all scheduled convenience fees, calculated by multiplying the number of payments listed on your Note & Contract by \$4.00, may be added to the face value of your Note & Contract and represented in your account balance, and will be rebated upon early payoff or cancellation to the extent of the actual number of payments charged to your credit or debit card. It is your responsibility to provide and update the card information we keep on file to process Automatic Payment(s) (such as the expiration date, card number or billing address associated with the card). If an Automatic Payment is declined by your card issuer for your failure to provide or update required information, you agree to pay a \$15 researching fee for us to obtain the necessary information from you.

**By your signature below, you agree that the account information listed above is accurate and you are duly authorized to use the account for making Automatic Payment(s).**

\_\_\_\_\_  
Account Signer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Secondary Signer (if appl.)

\_\_\_\_\_  
Date