



AUTOMATIC PAYMENT PROGRAM

Do you want to save time and postage every month? Explore Silver State Schools Credit Union's Free Automatic Payment Program (APP).

HOW DOES THE PROGRAM WORK?

Once you sign up with APP, we will automatically deduct your loan payment from your checking or savings account each month. If you have an account with another financial institution, we will send notification to your bank or credit union to transfer the exact amount of your loan payment on the date you choose in the form below, from your checking or savings account to us. You will receive information about the transaction each month on your regular financial statement.

WHAT ARE THE ADVANTAGES?

Convenience. You will no longer have to write a check each month for your loan payment. No Checks. No stamps. No envelopes. No trips to the mail box. APP will save you time and money.

Security. You'll have peace of mind knowing that your monthly loan payment was made automatically and on time. You won't have to worry about forgetting to mail your check.

APP IS FREE AND EASY

There is absolutely no charge for our APP service. We offer it to our members because it assures prompt and accurate loan payments. It is simply more convenient for you and us.

CAN I STILL MAKE ADDITIONAL PRINCIPAL PAYMENTS OR ESCROW DEPOSITS?

Yes! If you want to make additional payments, designate below the amount of the principal curtailment to be withdrawn in addition to your monthly payment. Other ways to make additional payments are in the branch, online, or simply mail a check for the desired amount. Additional escrow can be mailed anytime. Please include your loan number and the words "additional principal" or "escrow deposit" on the face of your check.

HOW CAN I BEGIN THIS CONVENIENT SERVICE?

It's very simple. Just fill out the authorization agreement and return it to us. If you have an account with another financial institution, please enclose a voided blank check or savings account deposit slip with the authorization agreement. (Simply write "void" across the face of your check) or a savings deposit slip from a current savings account. The authorization agreement and your voided check or savings deposit slip will give us the accurate information we need to begin your APP service and start saving you time and postage.

We will notify you in writing which month's payment will begin your APP service. Usually, processing takes about 45 days. However, please continue to make your normal loan payments, UNTIL YOU ARE NOTIFIED BY SILVER STATE SCHOOLS CREDIT UNION WITH A CONFIRMATION LETTER.

If you have any questions, please call us toll free at 1-800-357-9654. One of our Member Service Representatives will be happy to answer your questions or provide you with more information.

CAN I CANCEL THE APP SERVICE?

The APP service may be canceled by sending us an "APP Cancel Form" 30 days prior to your next due date, to the address listed below.

WHAT HAPPENS IF I CHANGE MY FINANCIAL INSTITUTION?

If you move your checking or savings account from your current bank or credit union to another one, you need to complete a new authorization agreement and mail it to us along with a "voided" blank check or savings account deposit slip, prior to the 10th of the month. You can request an additional form by calling our Member Service Department toll free at 1-800-357-9654. When we receive the new form and your "voided" check or savings account deposit slip, please allow 2 to 3 weeks for the change to take place. We will notify you when the APP service will begin on your new account.



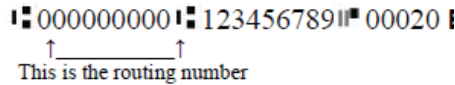
**AUTHORIZATION AGREEMENT FOR MONTHLY AUTOMATIC PAYMENT
SILVER STATE SCHOOLS CREDIT UNION, PO BOX 12037, LAS VEGAS, NV 89112-0037**

I/We hereby authorize Silver State Schools Credit Union, and its successors, assigns, authorized agents or any entity servicing my loan on their behalf (hereinafter called THE LENDER) to initiate loan payment debit entries (which may vary from the amount indicated below with future changes in escrow, principal and interest components, as applicable) to my/our Checking or Savings Account indicated below and the depository named below to debit the same to such account. I/We understand that if any debit entries under this authorization are returned for insufficient funds or otherwise dishonored, I/we will promptly send THE LENDER the total monthly payment due, plus any late charge(s) or other fees due under my loan.

DEBIT ACCOUNT <input type="checkbox"/> Checking <input type="checkbox"/> Savings	CREDIT SSSCU MORTGAGE LOAN
Legal Name on Account:	Legal Name(s) on Loan:
Account Number:	Legal Name(s) on Loan:
Check One: <input type="checkbox"/> SSSCU Account <input type="checkbox"/> Non-SSSCU Account	Mortgage Loan Number:
Financial Institution:	
Routing Number:	

**IF DEBITING NON-SSSCU ACCOUNT,
PLEASE ATTACH VOIDED CHECK.**

The Routing and Transfer Numbers can be found at the bottom of a check from the receiving financial institution. It is always nine digits long and is always bracketed by the computer symbol that looks like a vertical line followed by two dots. **All valid Routing and Transit Numbers start with a 0, 1, 2 or 3.**



Minimum Payment Amount :	\$
Additional Principal (If any) Each Month	\$
TOTAL AMOUNT OF EACH PAYMENT	\$

DATE OF FIRST WITHDRAWAL REQUEST: _____

MONTHLY PAYMENT OPTION

DATE OF WITHDRAWAL: 25th 26th 27th 28th 29th 30th 31st 1st 2nd 3rd 4th 5th 6th 7th
 8th 9th 10th 11th of the Month

Payment Frequency: Monthly Semi-monthly (1st & 16th only)

This authorization is to remain in full force and effect until THE LENDER has received written notification from me/us of its termination in such time and in such manner as to afford THE LENDER a reasonable opportunity to act upon it. THE LENDER may terminate this agreement at any time, with written notice sent to me.

Print Name:	Signature:	Date:
Print Name:	Signature:	Date:
Employee Name:	Op#:	Br#: