

automatic payment

YES, I would like to have my LVECU credit card payment made automatically.

Name (as it appears on credit card)

LVECU VISA® Credit Card Account #

Please tell us from which account you would like the payment withdrawn:

Name of Financial Institution

Savings Account Number or Checking Account Number

Routing Number

(contact your financial institution for this number)

I want to pay: *(check one)*

- Fixed Amount: \$ _____
- Minimum Payment
- Balance in Full

Payment will be made on the due date. If the payment falls on a Saturday or holiday, payment will be made the next processing day.

If you wish to cancel, you may notify us by calling 610-820-0145 or writing to 3720 Hamilton Blvd, Allentown, PA 18103-4503, at any time up to 3 business days before the scheduled date of the transfer. You must follow up any oral notification, in writing, at the address set forth above, within 14 days of the oral notification.

Signature

Date

Daytime Phone Number

Hours you can be reached

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at: 610-820-0145 or toll free 1-800-800-2311

Write us at: LVECU
3720 Hamilton Blvd.
Allentown, PA 18103-4503

If you think your statement is wrong, or if you need more information about a transfer listed on the statement or receipt, we must hear from you no later than 60 days after we sent the First statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or questions. If we decide to do this, we will re-credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Automatic payments to your LVECU card account are limited to one transfer per month, in the amount of fixed payment, minimum payment, or full balance.

LVECU does not charge to provide this service.

You may stop payment of a pre-authorized electronic transfer by notifying us in writing at the address set forth above, or by calling us at the telephone number set forth above, at any time up to 3 days before the scheduled day of the transfer. However, we require written confirmation of the stop payment order to be made within 14 days after you call us. Written confirmation should be sent to the address above. If written confirmation is not received, the oral stop payment order shall cease to be binding 14 days after it has been made.

We may be liable for your losses if we fail to stop payment of a pre-authorized transfer from your account, when instructed to do so, in accordance with the terms and conditions set forth above.

We will disclose information to third parties about your account or the transfers you make:

1. where it is necessary for completing the transfer,
2. in order to verify the existence of a condition of your account for a third party, such as a credit bureau or merchant,
3. in order to comply with government agency or court orders, and
4. if you give us your written permission.

These electronic funds transfers may vary in amount from the previous transfer. Your monthly statement shall serve as your notice of the amount to be transferred. You have the right to receive notice of transfers of varying amounts. We can offer this service only if you elect to receive notice when the transfer is greater than your credit limit plus 3%. Your signature on this agreement indicates you have made this election.