myCUmortgage®

Payment Drafting Options

Make your payments easily and securely with one of these convenient options

Option 1: Monthly Automatic Drafting

Let us manage your monthly payment so you don't have to worry about it.

We offer a ***FREE*** service that will automatically withdraw your mortgage payment from a checking or savings account once a month. This convenient service provides several benefits:

- Saving time, as you don't have to write a check every month
- Saving money, as postage is unnecessary
- Avoiding lost or delayed payment

To enroll in Monthly Automatic Drafting, go online to: https://myCUmortgage.customercarenet.com

Or complete the Monthly Drafting Form found below. Once you have completed and signed the form, simply return it via email to MemberCare@myCUmortgage.com, fax it to 937.912.7184, or mail it to myCUmortgage, Attention: Member Care, P.O. Box 341344, Beavercreek, OH 45434-1344.

Option 2: Budget Drafting

Let us help you pay your mortgage off faster.

This is another ***FREE*** service that can help you to reduce interest charges, build equity more quickly and pay off your mortgage early.

How does it work?

When you enroll in Budget Drafting, you authorize an automatic withdrawal from your financial institution account, every other Friday, for half of your monthly mortgage payment. A full monthly payment is posted to the mortgage on the next business day following the second half payment draft. Two months a year, three half-payments will be drafted. The third half-payment will be posted to your mortgage as a principal-only payment.

To use Budget Drafting, you need to be paid one month ahead on your mortgage.

After paying your mortgage one month ahead, complete the Budget Drafting Form below. Once you've completed and signed the form, please return it to myCUmortgage. You can email the requested information to MemberCare@myCUmortgage.com, fax 937.912.7184, or mail to myCUmortgage, Attention: Member Care, P.O. Box 341344, Beavercreek, OH 45434-1344.

If you have questions regarding the payment options, feel free to contact Member Care at 877.912.8006, Monday through Friday 8:00 AM to 8:00 PM ET, and Saturday 9:00 AM to 1:00 PM ET. We would be happy to assist you and enjoy serving you.

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Monthly ACH / Budget Drafting Form

Name:_____Loan #: _____

I authorize myCUmortgage to initiate a debit from my checking/savings account for my recurring mortgage payment. If the required payment changes for any reason, such as escrow adjustments, this agreement will be automatically amended to authorize the debit of an amount equal to the new required payment plus any optional additional principal amount indicated.

myCUmortgage will notify you when the drafting has been established. This notification will serve as a substitute of the photocopy of your authorization. ***Please continue making payments by check until myCUmortgage notifies you that the drafting authorization has been processed.***

Financial Institution:

Name:_____City/State: _____

ABA/Routing #:_____Account #:_____

Type of Account (check one): ☐ Checking ☐ Savings

Optional: In addition to my/our regular payment, please deduct an additional $_____each month and apply to principal.

Select One Option Below

Monthly Draft (check one)	-OR-	Budget Draft (check one)
☐ Due Date ☐ 4 Days Following Due Date ☐ 9 Days Following Due Date		☐ First Friday ☐ Second Friday

The authorization to initiate a debit from your account will remain in place until myCUmortgage receives notification to terminate the drafting. The notification must be received at least 5 business days prior to the next scheduled draft date. Drafting termination requests must be returned to myCUmortgage either by U.S. mail to P.O. Box 341344, Beavercreek, OH 45434-1344, fax 937.912.7184 or email to MemberCare@myCUmortgage.com.

Mortgage Holder

Signature:_____Date: _____

If you have questions regarding these payment options, contact the Member Care Center at 877.912.8006, Monday through Friday from 8:00 AM to 8:00 PM ET, and Saturday from 9:00 AM to 1:00 PM ET. Thank you for allowing us to serve you.