

## Payment Drafting 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 withdrawal your mortgage payment from a checking or savings account once a month. This convenient service provides several benefits:

- You don't have to write a check every month.
- You save on postage.
- You don't have to worry about lost or delayed payments in the mail.
- You are able to see the draft come out on your monthly account statement.

To enroll in Monthly Automatic Drafting, go online to:

<https://myCUMortgage.customercarenet.com>

Or, complete the Monthly Drafting Form found in the back of this welcome kit. Once the form is complete, return it via email to [membercare@mycumortgage.com](mailto: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.

**OR**

### 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 found in the back of this welcome kit. Once the form is complete, return it to myCUMortgage with an unsigned voided check or an account verification form with your routing and account number, signed by a representative of that financial institution. You can email it to [membercare@mycumortgage.com](mailto: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.

If you have questions regarding these payment options, contact Member Care at 877-912-8006, Monday through Friday from 8:00 AM to 8:00 PM EST, and Saturday from 9:00 AM to 1:00 PM EST.



## Monthly Drafting Form

### AUTOMATIC PAYMENT (ACH) AUTHORIZATION

Name: \_\_\_\_\_ Loan #: \_\_\_\_\_

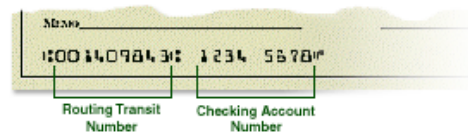
I/We hereby authorize myCUMortgage to initiate a debit from my checking/savings account for my/our recurring scheduled loan payment. If the required payment changes for any reason, this authorization will be automatically amended to authorize the debit of an amount equal to the new required payment plus any optional additional principal indicated.

You will be notified of the month in which the transfer will occur, and this notification will serve as a substitute of the photocopy of your authorization. ***Please continue making payments by check until myCUMortgage notifies you that this authorization has been processed.***

**Draft On (check one):** ☐ Due Date ☐ 4 Days Following Due Date ☐ 9 Days Following Due Date

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

**Financial Institution:**



Name: \_\_\_\_\_ City/State: \_\_\_\_\_

ABA/Routing #: \_\_\_\_\_ Account #: \_\_\_\_\_

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

The authorization to initiate a debit from your account will remain in full force and effect until myCUMortgage receives notification to terminate the drafting. The notification must be received at least 15 days prior to the next scheduled draft date, or in a time frame to afford myCUMortgage a reasonable opportunity to act upon it. Termination requests must be mailed to myCUMortgage, P.O. Box 341344, Beavercreek, OH 45434-1344.

#### Account Holder

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

#### Joint Account Holder

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

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# myCUMortgage<sup>®</sup>

## Budget Drafting Form

### BUDGET DRAFTING AUTOMATIC PAYMENT (ACH) AUTHORIZATION

Name: \_\_\_\_\_ Loan #: \_\_\_\_\_

I/We hereby authorize myCUMortgage to initiate a debit from my checking/savings account every other Friday for ½ (half) of my/our recurring scheduled monthly loan payment. If the required payment changes for any reason, this authorization will be automatically amended to authorize the debit of an amount equal to the new required payment plus any optional additional principal indicated.

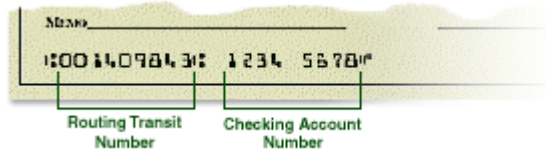
**To use Budget Drafting, you need to be paid one month ahead on your mortgage.**

You will be notified of the month in which the transfer will occur, and this notification will serve as a substitute of the photocopy of your authorization. ***Please continue making payments by check until myCUMortgage notifies you that this authorization has been processed.***

**Begin Drafting On (check one):** ☐ 1<sup>st</sup> Friday of the month ☐ 2<sup>nd</sup> Friday of the month

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

**Financial Institution:**



Name: \_\_\_\_\_ City/State: \_\_\_\_\_

ABA/Routing #: \_\_\_\_\_ Account #: \_\_\_\_\_

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

The authorization to initiate a debit from your account will remain in full force and effect until myCUMortgage receives notification to terminate the drafting. The notification must be received at least 15 days prior to the next scheduled draft date, or in a time frame to afford myCUMortgage a reasonable opportunity to act upon it. Termination requests must be mailed to myCUMortgage, P.O. Box 341344, Beavercreek, OH 45434-1344.

#### Account Holder

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

#### Joint Account Holder

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

If you have questions regarding these payment options, contact Member Care at 877-912-8006, Monday through Friday from 8:00 AM to 8:00 PM EST, and Saturday from 9:00 AM to 1:00 PM EST.