

Terms & Conditions: EFT/ACH Authorization

1. Agreement

You authorize United Consumer Financial Services (UCFS) to debit the credit card, debit card or checking/savings account you provided to UCFS. You may authorize a one-time (ACH) payment or preauthorize recurring Electronic Funds Transfer payments (EFT). When a payment is processed, you agree that UCFS is authorized to debit your credit card, debit card or bank account for the amount of your payment. Your agreement with your bank card issuer and/or financial institution where you have your bank account governs use of your bank card and/or bank account, and you must refer to that agreement to ascertain your rights and liabilities as an account holder or cardholder (which for a credit charge may include a “cash advance” fee).

2. Fees and Payment

Timing of Payments – Typically, payments made using your credit card or debit card will be charged or debited on the day we receive your authorization. Typically, payments made by checking/savings account will be debited from your bank account on the business day following your authorization. If UCFS receives your authorization on a business day prior to the company cutoff time or on a non-business day, UCFS will process your payment on the next business day. For a one-time or recurring payment scheduled for a non-business day, UCFS will process the payment a day before or after for payments schedule on a non-business day including holidays unless you request otherwise. UCFS will usually process your payment no later than three (3) business days after it is authorized; however it may take up to 10 business days to reflect with the consumer’s financial institution.

Fees – UCFS does not charge Convenience Fees.

Rejected Payments – If for any reason your financial institution or bank card issuer does not grant authorization, or if authorization is not received from you to debit your bank account for the amount payment, the payment will not be completed and/or processed.

NSF, Additional Fees or Charges – If there are insufficient funds (“NSF”) in your bank account to cover a requested payment, or if your bank rejects the debit for any reason, you understand the payment will not be processed. You understand that if your bank reverses the payment for any reason, that month’s payment will be considered null and void. UCFS may attempt to process your checking/savings account transaction as many times as your financial institution

permits. If this occurs, you may be liable for interest, late fees and other charges. You may also be liable for any fees including overdraft fees charged by the financial institution where you have your bank account. UCFS will not be liable for any fees charged by your bank for NSF or rejected payments.

3. Revocation or Cancellation

You may not cancel a payment once your credit card, debit card or checking/savings account has been charged/debited. If you schedule recurring payments, you may revoke your authorization through the UCFS website, by phone with a UCFS representative, by mail or other method. Requests to cancel authorization must be made 48 hours (2 business days) or more before the payment is scheduled by contacting UCFS Customer Service at 1-800-338-6507. Requests to cancel authorization can be made on the UCFS website www.ucfs.net, up to 48 hours (2 business days) or more before the payment is scheduled. If on recurring with a credit card, debit card or ACH/EFT, and a payment is not honored the automatic payments will be cancelled.

4. Refunds

Unless prohibited by law, no refunds of principal are available once your credit card or debit card has been charged. Please call UCFS if you have questions concerning amounts posted to your account with UCFS.

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United Consumer Financial Services

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