



**Start ACH Request**

**Cancel ACH Request**

**For ACH DEBITS only, Complete Below**

**Authorization Agreement to Send Payments & Deposits  
from GEMC Federal Credit Union to Other Financial Institutions (ACH Debits)**

I (we) hereby authorize GEMC Federal Credit Union (GEMC FCU), to initiate credit entries to my (our)  Checking Account,  Saving Account, or  Loan Account (select one) indicated below at the depository financial institution name below, hereafter called DEPOSITORY, and to credit the same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of US law.

**Start Date** \_\_\_\_\_ (Allow minimum of 14 days for debit to begin. This is the date we will withdraw the funds from your GEMC FCU account. Allow 2 to 3 business days for you account to be credited at the other financial institution.)

**Amount:** \$ \_\_\_\_\_

**Frequency:**  Weekly     Bi-Weekly     Semi-Monthly     Monthly     Quarterly     This is a one time request

Debit my GEMC FCU account number \_\_\_\_\_ to make this transfer.

**For ACH CREDITS only, Complete Below**

**Authorization Agreement to Request Payments & Deposits  
from Another Financial Institution to GEMC Federal Credit Union (ACH Credits)**

I (we) hereby authorize GEMC Federal Credit Union (GEMC FCU), to initiate debit entries to my (our)  Checking Account or  Saving Account (select one) indicated below at the depository financial institution name below, hereafter called DEPOSITORY, and to debit the same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of US law.

**Start Date** \_\_\_\_\_ (Allow minimum of 14 days for debit to begin. This is the date we will request the financial institution to withdraw the funds to be sent to GEMC FCU. Allow 2 to 3 business days for your GEMC FCU account to be credited.)

**Amount:** \$ \_\_\_\_\_

**Frequency:**  Weekly     Bi-Weekly     Semi-Monthly     Monthly     Quarterly     This is a one time request

Credit my GEMC FCU account number \_\_\_\_\_ to make this transfer.

**For ALL REQUESTS, Complete Below**

Depository Name \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

9-Digit Routing Number \_\_\_\_\_ Account Number \_\_\_\_\_

Name on Account at Other Financial Institution \_\_\_\_\_

This authorization is to remain in full force and effect until GEMC FCU has received written notification from me (or either of us) of its termination in such time and in such manner as to afford GEMC FCU and DEPOSITORY a reasonable opportunity to act on it. Fees may be charged for any returned item in accordance with our Rate and Fee Schedule. Your rights and responsibilities under the law are outlined in the Electronic Funds Transfer Agreement and the Membership and Account Agreement that were provided when you opened your account, or you may request a copy at any GEMC FCU office. You agree to be bound by the ACH Operating Rules and GEMC FCU retains the right to terminate or suspend this Agreement for breach of these Rules. I hereby agree to indemnify and hold harmless GEMC Federal Credit Union from and against all claims that may arise against it by reason of acting pursuant to the foregoing authorization agreement. I hereby affirm that this information is correct.

Name(s) \_\_\_\_\_ Member Number \_\_\_\_\_

Daytime Phone Number \_\_\_\_\_

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

**OFFICIAL USE ONLY**

REQUEST RECEIVED:                      In Office \_\_\_\_\_                      By Mail/other \_\_\_\_\_                      Date \_\_\_\_\_                      Teller No. \_\_\_\_\_

Routing and Account number verified

**SEND TO OPERATIONS DEPARTMENT**

Processed by: \_\_\_\_\_ Date: \_\_\_\_\_

## Direct Payment Authorization form: Fixed Payments or Transfers

We are pleased to offer you Automated Clearing House (ACH) services. You can electronically move funds from one place to another either periodically or one-time.

### ACH services will help you in several ways:

- It saves time—fewer checks to write and mail.
- Helps pay your bills in a convenient and timely manner, even if you're on vacation or out of town.
- Your payment is always on time which helps you maintain good credit.
- It saves postage.
- It's easy to sign up for, and if necessary, easy to cancel.
- It helps you avoid late charges.

### Here's how ACH services work:

You authorize regularly scheduled payments or transfers to be made. Then, just sit back and relax. Your payments or transfers will be made automatically on the Start Date specified. Allow up to 3 business days for your GEMC FCU account to be credited or debited. Verification of the transaction will appear on your statement.

The authority you give to charge your account will remain in effect until you notify us in writing to terminate the authorizations. If funds are not available for your transfers, they will not be made.

The ACH services are dependable, flexible, convenient, and easy. To take advantage of these services, complete the authorization form on the other side and return it to us.

### All you need to do is:

1. Be certain to provide us the GEMC FCU member number and account number of the account you wish to debit or credit.
2. Fill in your name, financial institution name and location, and date.
3. Please fill in your other financial institution account number and routing number. Be sure to verify it for accuracy. (This information may be found at the bottom of your check.)
4. Please allow 14 days for the initial payment or deposit to begin.

*NOTE: Be sure to sign the form! Make sure you provide us and accurate routing number and account number for the receiving financial institution. Otherwise, your transaction will not be processed.*

You may present your request for this authorization at any GEMC FCU office, or you may mail this form to:  
GEMC Federal Credit Union, Operations Department, 2100 E Exchange Pl, Suite 101, Tucker, GA 30084