



**WINTRUST AGENT FINANCE
A DIVISION OF LAKE FOREST BANK AND TRUST COMPANY, N.A.
AUTHORIZATION FOR AUTOMATED CLEARING HOUSE (ACH)
ELECTRONIC TRANSFER FROM YOUR LINE OF CREDIT ACCOUNT**

To initiate an electronic (ACH) transfer of funds to your account at another financial institution from your Wintrust Agent Finance Line of Credit Account ("LOC Account"):

- Complete and sign this authorization form.
- Email the completed and signed form to AgentFinanceOps@Wintrust.com:

Questions call: 1-855-552-LOAN (5626)

Authorizations received after 11:30 A.M. Central Time will be processed the next business day. Please allow a minimum of three (3) business days from the receipt of this authorization for the credit to be transferred to your financial institution.

Line of Credit Account Information:

Name: _____
(Please print)

LOC Account Number: _____

Amount of ACH Transaction: \$ _____
(\$5,000.00 minimum)

Initiate ACH Transfer Date : _____
(Expected credit is 3 business days)

Local Account Information:

Name of Financial Institution: _____
(Same as on file)

ABA/Routing#: _____
(Same as on file)

Account Number: _____
(Same as on file)



Important Disclosure Information for Payments

- You can cancel or change automatic payments by contacting:
 - Phone: 855-552-LOAN (5626)
 - Wintrust Agent Finance
Loan Operations
9701 W. Higgins Rd., Suite 330
Rosemont, IL 60018
- Requests for changes or stop payment must be made either orally or in writing **three (3)** days in advance of the scheduled Payment Date.
 - If the stop payment was requested orally, we may require written confirmation of the stop payment order within 14 days of the oral notification.
- The appropriate Wintrust charter bank will credit the receiving loan account on the date funds are received. If your scheduled Automated Payment date falls on a legal bank holiday or a weekend, the automated payment will be made on the next business day.
- Automated payments may not include any fees assessed to your loan account including but not limited to late fees and annual fees.
- You agree to have money in your account to cover the payment. If not, we may charge a fee plus a late charge and you are still liable for the payment according to your promissory note/loan documents.
- If your loan is delinquent, we may suspend automatic payments and you will have to make your payments directly to us.
- If you or a co-borrower files for bankruptcy, we will cancel your Automated Payment Authorization upon receiving notice of the bankruptcy filing.
- We may change terms or fees or cancel the Automated Payment Authorization at any time and without notice unless such notice is required by applicable law.
- I understand that, based on the terms of my loan, my Payment Amount may vary with changes in escrow or principal and interest portions, and if this occurs, we will send a notice ten (10) calendar days prior to the date of the scheduled payment. I agree that such notice shall only be required if the automated payment exceeds the Payment Amount indicated in this Automated Payment Authorization.

By signing below: (i) I acknowledge that I have read this Automated Payment Authorization and agree to its terms; (ii) I authorize the bank to automatically deduct from my checking or savings account indicated above in the amount shown in the Payment Section; and (iii) I acknowledge and confirm that I am an authorized signer on the bank account from which I am making payment.

Signature: _____ Date: _____

Signature: _____ Date: _____